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SELF HELP COMPONENTS IN HOUSING DELIVERY

A research report prepared for the
Canada Mortgage and Housing Corporation
Rural and Native Housing Division

Charles D. Middleton
Toronto, October 1983.

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31 October 1983

Ms. Barbara A. Cass,
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Re: Research Report: Self Help Components in Housing Delivery.
File no. 1130/MI.

Dear Ms. Cass,

I submit herewith my final report on self-help components in housing delivery in Canada's rural and native communities. The report contains tabulation of interview opinions, analysis and conclusions. Reports of the interviews are appended.

The objective of this research was to review the contribution of self-help in the delivery of housing for non urban populations, a field beyond conventional approaches to housing. The research was, therefore, based on interview of those most directly concerned with CMHC's rural and native program at federal, provincial, and community level. On the basis of the responses, it is evident that self-help is widely considered valuable and takes a variety of forms. More deliberate focus on the self-help component, particularly that of community groups with clearly stated goals and objectives, holds promise for improved participation, quality, and satisfaction in housing in rural and remote areas.

I found this study an enjoyable and rewarding experience and very much appreciate the time, the interest, and careful responses of those interviewed. I also wish to express my sincere thanks to all CMHC officers whose kind efforts facilitated my work.

Self-help is a process through which people have traditionally improved their own housing. It is a rewarding activity. The research shows that it flourishes today. Through formal recognition and further assistance, self-help could be considerably strengthened, drawing people into the processes of their own development. I would be pleased to respond to any questions or comments arising from this research, particularly if it furthers housing more satisfying to the people of rural and native communities.

Yours truly,

C. Middleton

Charles Middleton

Short Term

RECOMMENDATION 1

That CMHC clarify for the interim, the role and purpose of participation or 'self-help' within the RNH program, focussing on 'self-help' as a legitimate method of housing delivery.

Discussion

Interview comments showed concern over a lack of clear priorities between delivery and participation. This limited the ability to use 'self-help' effectively. The question is discussed in sections 2.5.5 and 3.12.

RECOMMENDATION 2

That CMHC initiate a process for feedback on the benefits, as well as the costs, of self-help in the RNH program with a view to comparison with non participatory delivery. Such benefits should include, at the outset, the value of reduced arrears, defaults, repossessions and maintenance, or increased unit life, achieved through community participation.

Discussion:

Self-help was seen as a worthwhile component in the RNH program, by funding and user groups alike. However, little hard evidence is presently available for rational decision making. The interviews suggest that the respondents clearly understood the value of participation through first hand exposure to the realities of the RNH. Quantifying the advantages would be a useful exercise. The topic is discussed in sections 2.5.5, 2.5.6 and 2.5.7.

RECOMMENDATION 3

That CMHC simplify and consolidate program descriptions, application procedures and forms in the RNH program, in order to facilitate self-help use by community groups.

Discussion:

The failure of clients to use available funding because of communication or procedural difficulties may be avoided through careful revision and simplification of program materials. (See sections 2.5.4 and 3.11.3)

SELF HELP IN HOUSING DELIVERY
Rural and Native Housing Program

RECOMMENDATIONS

These recommendations emanate from the research for CMHC on Self Help in Housing Delivery (October 1983). The recommendations are subdivided to reflect short term and longer term concerns.

The research was based on a range of opinion, rather than on documented fact. The recommendations are, therefore, circumscribed by the constraints of this data base and are appropriate to it. They have also been restricted to the jurisdiction of the funding organization, CMHC.

A fundamental principle underlying all recommendations is that they recognize the essence of self-help as a realistic opportunity for low cost improvement in housing delivery in the RNH program, rather than an expensive exercise to generate participation. 'Self-help' is not firmly established as a viable method in housing delivery in CMHC, despite being recognized as one of two goals in the RNH program. The recommendations are, therefore, made at a basic level in order to establish a more solid foundation of policy within which to measure in detail the value of self-help contributions or of the efficacy of RNH instruments.

RECOMMENDATION 4

That CMHC continue its RNH training activities for self-help, focussing on activities in the management, care, and maintenance of housing rather than construction, pending reassessment of the role of self-help in rural and native housing.

Discussion: Training provides a useful function in community groups. It should be maintained during any reassessment of the RNH program so as not to lose ground. (See also 2.5.3 and 3.11.4)

RECOMMENDATION 5

That CMHC assess the potential of inspectors, or counsellors at grass roots, to undertake on-the-job training activities for self-help in remote regions; and further, initiate suitable recruitment and training.

Discuss ion: Human intermediaries are seen as essential for successful processes of housing delivery in rural and native areas. Inspectors, particularly recruited from community groups were suggested as a valuable resource for communications at grass roots level. (See 2.5.7 and 3.11.3)

RECOMMENDATION 6

That CMHC continue sustaining grants to presently sustained community organizations, if necessary with tighter accounting procedures, pending reassessment of the role of self-help.

Discussion: The involvement of community groups in housing delivery was also seen as essential. Fee-for-service appears likely to inhibit their activities. Their involvement should not be curtailed until their value in communications is assessed. It should be noted that much of their work under sustaining grants, is undertaken using appropriate, non-formal methods that cannot be duplicated by formal systems.

Long Term

RECOMMENDATION 7

That CMHC, over the long term, re-examine the market/non-market dichotomy in housing with a view to establishing 'self-help', 'participatory housing', or other similar concept as an alternative.

Discussion: The non-market, subsidized area of housing draws immediate criticism in times of recession. The dichotomy between market and non-market sectors works to the detriment of the less advantaged. Self-help or participatory housing offers an alternative and its possibilities should be explored. (See 2.5.5, 3.11.4 and 4)

RECOMMENDATION 8

That CMHC, over the longer term, reassess through cost-benefit studies, the contribution of self-help in housing delivery in the light of feedback from within CMHC and in consultation with community groups.

Discussion: Participation is sometimes viewed in the current economic climate as an expensive and extraneous activity. It is urged that the benefits be identified as costs are presently judged without returns, providing unrealistic comparisons with conventional delivery. (See 2.5.5 and 3.11.1)

RECOMMENDATION 9

That CMHC, over the longer term, develop alternatives to conventional mortgage financing, that would be more appropriate to self-help in rural, native and remote areas.

Discussion: Mortgage financing and loans discourage many in rural areas from undertaking much needed housing improvement. Alternative approaches were suggested by several respondents, particularly CMHC officers. (See 2.5.5 and 3.11.3)

RECOMMENDATION 10

That CMHC maintain, over the longer term, ongoing revision of standards to reflect the life styles of remote areas, and permit housing improvement through self-help.

Discussion: Lack of appropriate standards, or of an understanding of them, has led to extensive condensation problems or to bad fires. Methods of construction whose principles are easily understood, are essential to housing improvement through self-help. (See 2.5.7 and 3.11.3)

TABLE OF CONTENTS

1. BACKGROUND INFORMATION

1.1 Study of objectives

1.2 Terms of reference

1.3 Research context
1.3.1 CMHC
1.3.2 Rural and Native Housing Program
1.3.3 RNH Program instruments
1.3.4 Cleint groups
1.3.5 Historical context

1.4 Study methods

1.5 Research process

1.6 Limits, validity of results

1.7 The Term 'self-help'

2. RESEARCH RESULTS

2.1 Sources

2.2 The Groups interviewed

2.3 Interview reports

2.4 Self-help components
2.4.1 Construction activities
2.4.2 Support activities
2.4.3 Variable use

2.5 Summary of results
2.5.1 General observations
2.5.2 Self-help activities
2.5.3 Support activities
2.5.4 Obstacles to self-help
2.5.5 Program considerations
2.5.6 Community involvement
2.5.7 Remoteness and low income
2.5.8 Programs for self-help

2.6 Suggestions

2.7 Written materials

2.8 Summary of results

3. ANALYSIS

3.1 Overview

3.2 Broad perspectives

3.3 The Term 'self-help'

3.4 Agency involvement

3.5 Significant programs and projects

3.6 Roles

3.7 Contribution of self-help

3.8 Nature of self-help activities

3.9 Demonstrated successes

3.10 Common problems

3.11 Mechanisms
3.11.1 Costs and benefits
3.11.2 Clarification of the goals for self-help
3.11.3 Elimination of obstacles
3.11.4 Positive program initiatives

3.12 The Self-help alternative

4. CONCLUSIONS

1 BACKGROUND INFORMATION

1.1 Study objectives

The overall objectives of this study, developed by the Rural and Native Housing (RNH) Division of Canada Mortgage and Housing Corporation (CMHC), were as follows:

- To research past and current projects across Canada to identify factors which contribute to, or inhibit self-help in housing delivery.
- To suggest potential mechanisms for stimulating successful self-help.

These broad objectives were more clearly defined under the terms of reference but contained, in the central term of 'self-help', room for variations in interpratation. This is discussed in sections 1.6 and 1.7

1.2 Terms of reference

In detail, the consultant was required to include in the research the following components in accordance with the overall objectives.

a) An examination of the involvement of major agencies and organizations in providing or stimulating self-help in rural and native housing.
b) Identification of the more significant projects and programs.
c) Identification of the roles of various actors relating to the above.
d) Identification to the extent to which self-help has contributed to meeting housing needs.
e) Identification of the nature of self-help activities.
f) Identification of demonstrated successes and suggested reasons for them.
g) Identification of common problems by comparing and contrasting.
h) A preliminary indication of mechanisms for stimulating successful self-help
i) Identification of specific projects with possible detailed examination at a future date.

HOUSING CONSTRUCTION / DELIVERY INSTRUMENTS. - RNH PROGRAM. Fig 1.3.3(a)

PROGRAM DESIGNATION	NHA. SECTIONS	PURPOSE	COMMENT
Section 40	40	Rural and native homeownership cost. shared by Federal and Provincial governments 75%-25% respectively. Low income families accommodated	Considered by CMHC lead instrument in RNH program. Not available on-reserve
Rural RRAP. (Residential Rehabilitation Assistance Program)	34.1	Rural RRAP provides Federal funds to rehabilitate and improve existing housing in designated rural areas under repayable and non-repaybble loans to low-income families.	
ERP (Emergency Repair Program)	36g	ERP provides Federal funds for emergency repair of sub standard housing, until replaced	
GPM. Graduated Payment Mortgage	58	GPM provides Federal financing for moderate income families. Not managed by RNH	
Housing for Status Indians on reserve.	59	Loans for housing available from CMHC to Status Indians on-reserve,	Secured by guarantee by Minister of Indian Affairs.
	56.1	Non Profit Rental Housing.	
	34.1	Housing Rehabilitation	
	6	Approved Lender Loans	

SUPPORT MECHANISMS ENABLING CLIENT SELF HELP			Fig 1.3.3(b)
PROGRAM DESIGNATION	NHA SECTIONS	PURPOSE	COMMENTS
Training program	Part V. 36.g	a) Native cadre program:- Training of native cadres in housing delivery processes b) Secondment program:- Secondment of trained personnel to RNH client groups. c) Client Training program:- Training of client groups on housing management. d) Materials / equipment:- Provision of material resources for training.	Available to clients involved in, or about to become involved in RNH Housing.
Sustaining grants (operating)	Part V. 36g.	Grants are provided by CMHC to sustain the activities of client groups in delivery or improvement of rural and native housing.	
RNH Project Funds	Part V 37.1.	Project funds for start up are available to non-profit groups.	

OTHER FEDERAL PROGRAMS DISCUSSED IN INTERVIEWS. Fig 1.3.3(c)

PROGRAM DESIGNATION	NHA. SECTION	PURPOSE	COMMENTS
AHOP (Assisted Home Ownership Program)	34.15	CMHC assisted home ownership by low income families by low equity loan requirements.	Discontinued. Not RNH program.
CHRP (Canadian Home Renovation Program)		CMHC. Forgiveable loans to home owners for renovations up to 30% of cost or maximum $3000	Not RNH program but available to RNH clients.
CHOSP (Canadian Home-Ownership Stimulation)		CMHC Forgiveable loans to stimulate ownership of new or existing homes.	"
CHIP Canadian Home Insulation Progra	-	CMHC Forgiveable loans to home owners for insulation of existing homes.	"
NIP. Neighbourhood Improvement Program.		CMHC Grants to communities for physical improvements.	Discontinued.

This study on self-help was focussed on, but not necessarily limited to, activities in CMHC's rural and native housing program.

1.3 Research context

A brief overview of the context in which this research was undertaken should serve to provide a background for the interview responses. It also provides a simplified outline of the various programs referred to in many of the interviews.

1.3.1 CMHC

CMHC was established as a Crown corporation to administer the federal government's National Housing Act of 1944. The original purpose of the Act was "to improve housing and living conditions, and as corollary, to stimulate employment ..." (CMHC, 1982a, p3 & 5). Over the years, CMHC's role has changed with changing priorities, but its program instruments are consistantly adopted or developed in response to the provisions of the Act. It is worth noting that, from the outset, the objectives of the corporation are twofold, first to achieve physical results in the form of new or improved housing, and second, through the process to achieve some form of economic betterment. The Rural and Native Housing program maintains this dual focus.

1.3.2 The Rural and Native Housing Program

The Rural and Native Housing program was initiated largely in response to pressure on the Federal Government by native groups across Canada, to take action to improve the extremely poor housing conditions of native people. In September 1973, the Native Council of Canada (NCC), the national organization representing the interests of provincial Metis and Non Status Indian associations, submitted a brief to the Minister of State for Urban Affairs noting that the quality of native housing represented a genuine national emergency and asking for 30,000 to 40,000 new housing units (NCC, 1973).

As a result, CMHC established a policy group to develop a housing program using existing legislation and adapting it to the needs of rural Canada. The culmination of this activity was the approval by the federal cabinet in February 1974, of the

Rural and Native Program, and the establishment of the Rural and Native Housing Division within CMHC. The Division had two primary objectives from its inception:

a) Adequate housing - to ensure adequate housing, at affordable prices and monthly payments, for low income families living in rural areas and small communities with a population of 2,500 or less.

b) Client involvement - to give eligible families and communities the opportunity to become involved, through their own organization and efforts, in the entire housing process including the planning and delivery of the units.

In addition, the program had the goal of the acquisition, construction, or rehabilitation of 50,000 units within its first five year period.

More recently, a third objective has been added:

c) Housing on Indian Reserves - to assist the Dept. of Indian and Northern Affairs by coordinating the delivery of housing on reserves. (CMHC, December, 1981).

Of these objectives, the second, Client involvement, is that upon which this research is focussed.

The operation of the programme is perhaps best described in CMHC's own public information pamphlet as follows:

> " HOW DOES THE PROGRAM WORK?
>
> Most communities start by forming a housing committee. This group is composed of persons from the community who will be the recipients of the new or rehabilitated houses and should number at least five.
>
> The housing committee works with a housing worker, or directly with the government, to decide what its community needs are, and plans for the construction of new houses and the rehabilitation of existing houses.
>
> In many provinces, organizations representing the clients in need of housing assistance have been set up to help communities benefit from the Rural and Native Housing Program. Housing workers from this organization work along with the housing committee and with both the federal and provincial governments. These workers also provide the skills and expertise the community may require.
>
> For the Rural and Native Housing Program to be successful, people in the community have to be prepared to help, and to devote many hours to the project. " (C.M.H.C. Aug. 1982)

This excerpt clearly stresses the importance attached to participation in the program.

1.3.3 RNH Program instruments

The program instruments used by CMHC in the RNH Division are, as noted earlier, designed to utilize existing legislation. Tables showing the instruments and mechanisms, and their purposes are shown in Figures 1.3.3.a to c. The first 2 give an overview of programs available to clients.

The programs are divided into two parts: those for program delivery and construction being shown in Figure 1, those for support activities in Figure 2. This subdivision corresponds to the dual focus of the RNH program on a) Adequate housing, and b) Client involvement. It also relates to this study in self-help whose focus is primarily on Client involvement, its impact, and effectiveness.

Other government programs, outside the RNH division but mentioned in interviews and with positive or negative impacts on self-help, are shown in Figure 1.3.3.c.

In the tables, the word 'designation' denotes the common method of referring to a program. This may or may not refer to the section of the NHA used. For example, although the designation "Section 40" is used by federal, provincial and client groups alike, the common terminology for the rehabilitation program is 'RRAP'. It is not possible to refer to all programs by their NHA section numbers, as some sections of the Act are used for more than one program.

Through the research it emerged that the question of terminology adds an element of complexity to the processes of communicating with client groups.

1.3.4 Client groups

Some sense of the importance of the RNH program can be determined from the potentially eligible clientele covered under its aegis

in rural Canada in communities under 2,500. In 1981, Canada's rural non-farm population was 4,867,400 with a further population of 1,039,855 on farms, and 691,710 in communities of under 2,500. The aggregate was 6,598,965, or roughly 27% of Canada's total population of 24,343,185. (Statistics Canada, 1982). The non-farm population alone represented almost 20%. Clearly, not all of these are eligible for the RNH program, as those outside the low income group, or with already adequate housing would be excluded. Nevertheless, the numbers remain substantial. The definition of "need" becomes a central question, as it determines the eligible proportion, and consequently the scope of the entire program.

As the thrust of RNH programs is towards home ownership, the eventual clients are generally not groups, but housing occupants, who are characteristically families or individuals. Nevertheless four groups of housing occupant are clearly identifiable within the RNH program.

Three organizations speak for substantial native populations. At federal level, the Native Council of Canada represents the Metis and Non Status Indians, the Assembly of First Nations (AFN) for the Staus Indians, and Inuit Tapirisat of Canada for the Inuit. These three groups are also represented through provincial organizations. The remaining large group comprises those families and individuals who have no organized representation or voice and whose views could consequently not be assessed in this research, except to the extent that persons in provincial or federal organizations spoke for them.

1.3.5 Historical context

The historical context of the research project is worth mentioning, as it occurs at a time of growing concern with the rights and place of native peoples in Canadian society. It is also a time of economic constraint and rapid technological change. All these are factors that impinge directly on the question of self-help. The interviews reflect a time of change with the following effects.

Firstly, the RNH program emanated from concerns about the housing of native peoples. In nine years since its inception, the debates relating to the Canadian constitution have served to focus concern on the rights of native peoples. While these debates continue, housing remains a primary issue with native groups, along with aboriginal rights, land and employment. Experimental moves towards self reliance and self government form part of the shifting institutional frameworks and expectations within which housing takes its place.

Secondly, the research has coincided with a period of recession and high unemployment or under-employment in Canada as well as other industrialized countries. The effects of the recession and technological change appear to have had their greatest effect on the less skilled, the less educated and those who, by history or circumstances, have less opportunity to adapt to a rapidly changing environment. The client population of the RNH Division roughly coincides with this group.

The recession has had the secondary effect of increasing concern over the scarcity of economic resources and of the need to spend wisely on programs that bring concrete returns. The intention to "get more bang for the buck" attributed to the federal Minister of Housing (Globe and Mail, June 4, 1983) encapsulates a widely held view in government at all levels.

It is apparent that this historical context could have a significant impact on the RNH Division, as it entails coping with the rising expectations of the less advantaged at one extreme, within the constraints of increasingly stringent economic control at the other. The research assesses some of the potential of self-help in this environment and touches upon the implicit value judgements.

1.4
Study methods

As compared with the wide ranging subject material, the primary method of research was straightforward. It was defined as the interviewing of the representatives of organizations

involved in housing programs, primarily RRH, that incorporated self-help components. Sources were to include the following main organizations, focussing on their involvement with the self-help component of housing programs.

- CMHC National and Provincial offices
- DIAND National and Provincial offices
- Provincial housing authorities
- Representatives of Native organizations appropriate to each provincial or territorial jurisdiction, including:
  - Treaty Indians
  - Inuit (INPHC)
  - Metis and Non-Status Indian Associations

Interviews were to be conducted in all provinces and territories cooperating with CMHC in rural and native housing improvement.

A few other groups involved with self-help processes in housing, and suggested by CMHC as having relevance to the study, were also interviewed. They included other government bodies, and support organizations in public, private and non-profit spheres. In general, interviews were confined to those groups that could be contacted in provincial administrative centres.

1.5 Research process

By definition, research findings cannot be predicted in advance. But any research process, particularly in the social sciences, requires a systematic approach for incorporating unfolding lines of inquiry, permitting elaboration of the subject area without changing the original objectives. This proved particularly necessary for this project.

The research process focussed on early development and testing of the interview format. This indicated that, given the historical context, the unexpected was to be expected. The format was revised to permit incorporation of unforseen notions, and an open-ended interview technique was adopted. This allowed a wide exploration of views, rather than a rigid, predetermined question-and-answer approach on items defined in advance. Experience showed this non-restrictive process

to be appropriate for the senior-level representatives, who made themselves available for interview. The approach allowed a variety of responses covering, on the one hand, specific local issues across the country, as well as broad philosophical views on the value of self-help, on the other.

Standard interview sheets were designed to incorporate and expand upon the Terms of Reference. These were used as a checklist during interviews, and as a systematic framework for summarizing content so as to permit comparison and analysis.

Specific tasks required under the Terms of Reference included the following: the development, field testing and refinement of an interview format; initiating, coordinating and confirming interview circuits for the eastern and western provinces; conducting and summarizing the scheduled interviews; and analyzing and reporting the results.

Because of the time limits on interviews, it was clear that a backup method of research was essential, namely, the following up, review, and incorporation of those relevant written materials to which reference had been made in interviews. A bibliography of these materials has been developed as the outcome of this work.

The nature of the issues to be examined was outlined in the Terms of Reference. A random sampling of these issues included the effects of remoteness, lifestyle, culture, and ownership on self-help, at one end of the spectrum; accountability, initiative, management, and communication, at the other. Meetings early in the project with CMHC added further notions including aspirations of occupants and appropriate standards of construction.

1.6 Limits, validity of results

This research deals with a 'soft' area in an environment demanding increasingly 'hard' technical and economic data, for an organization whose primary focus is on the latter. Yet the mandate of the RNH program is to incorporate the

'soft'field of Client Participation. This fact is noted as it had repercussions not only for the processes of the research, but also on its results.

The interview method chosen in order to explore the subject was open ended. However, the results of the research have the following constraints.

First, the concept of 'self-help', already outside the realm of quantifiable economic or technical information, was loosely defined. This had the drawback of lacking standardization. Its offsetting advantage was a wide exploration of the topic appropriate to the people interviewed. The results, seen in the reporting of the interviews, thus reflect a range of opinion. While this perhaps may lack the inevitability of numerical data, the knowledge established by opinion, independently repeated, builds its own validity, particularly if based on extensive experience with common variables.

Second, the role of 'self-help' is not easily quantified, as it is not clearly identified in any program. 'Client participation' is enshrined in the mandate of the RNH program, but it seldom occurs as a separate entity, or as the focus of a specific program. Generally, 'self-help' is an activity that is found suspended at different levels within programs that address a range of delivery objectives and clienteles. Its role within a given program is already difficult to define, let alone its overall value. The comparative results enable some conclusions to be drawn.

Third, as an extension of the last point, 'self-help' by definition occurs at grass roots level. The ways in which it occurs, or the mechanisms that trigger it, are widely varied, and depend on an almost infinite variey of local factors. These are equally hard to quantify. However, again by comparison of reinforcing or contrasting viewpoints, it is possible to determine trends.

Fourth, 'self-help' in the housing field, particularly with rural and native communities, impinges on many other fields such as job creation, economic well being, health, and education. Stark lines around the value of self-help in housing per se are hard to draw. The results reflect these further wide horizons.

To keep the study within bounds, interviews were conducted with a constant focus on self-help, separating the client from other program activities. This provided the base of opinion from which the value of self-help, actual or latent, was assessed. The results cannot then provide any numerical tabulation. They are limited to the assembly and assessment of brief opinions of around sixty informed sources across the country as required by the Terms of Reference. This limitation should be borne in mind in reading, and using the results.

1.7 The Term 'self-help'

Terminology deserves comment before discussing the research findings, as it raised extensive comment in interviews.

Reference has already been made to the loose definition of 'self-help', and the value of this open ended approach. The words 'self-help' relating to housing are frequently used with reference solely to construction. Other activities are given more specific titles such as self-management. The ability to explore 'self-help' in interviews permitted the definition to grow to fit the circumstances.

In the interviews, and in this report, 'self-help' in housing was taken as being housing activity undertaken by individuals or community groups themselves. It did not exclude any activity relating to housing, whether construction, renovation, maintenance, construction management, financial management planning, advisory or training activities, or other activities that emerged from the interviews. The fore going classifications tend to imply large scale formal sector activities. They can, and do, however take place informally at the individual or

community level, as any person who has built his own house can attest.

The value of self-help activities, whether classified or not, is that, to the extent that they are undertaken by people themselves, they reduce the requirement for government or some other body to provide the services. It is apparent that such services have an economic value that, if provided by occupants, reduces the cost of housing, or increases its affordability. This applies to the entire range of housing activities, hence the acceptance of a broad generic view of 'self-help' for the purposes of research.

It should be noted further, that the economic value of self-help activities in the housing field can have economic effects in the peripheral areas such as job creation, health and education etc., mentioned earlier. The broad definition of 'self-help' enables these to be explored, and to get some sense of the wider impact of self-help.

2 RESEARCH RESULTS

2.1 Sources

This section presents the research results in tabulated form with discussion of the opinions expressed in interviews. The interview reports are contained in Appendix A.

Fifty seven interviews were conducted in total coast to coast. Two limitations of the process have influenced the results. Firstly, sources were limited by the Terms of Reference, with a few exceptions, to those based in administrative centres. No reserves or remote sites were visited. Interviews are, therefore, representative of more comprehensive viewpoints than those of individual housing occupants, or individual self-helpers. The results reflect common rather than individual concerns, and respresentative rather than isolated situations.

Secondly, interviews were of necessity limited to around one hour each, and to the items that were raised in that brief space of time. Offsetting this limitation, however, is the background of the people interviewed, in total representing hundreds of man-years of personal experience of dealing with the problems and issues of the RNH program. The time constraints thus had the effect of condensing information, and focussing on those issues that were of the greatest immediacy to the people interviewed.

Given their limitations, the interviews represent a useful cross section of informed opinion that is valid for its main objective, namely, the collection, contrast and comparison of self-help issues.

2.2 The Groups interviewed

Figures 2.2(a,b) list the organizations contacted and the interview dates. The organizations can be conveniently divided into two groups, those that provide funding, and those that access funding under the RNH program. These two major groups can be further subdivided as follows:

Interviews on Self Help Components in Housing			Figure 2.2a	
	No.	Organization	Place	Date
NFLD & LABRADOR	1	CMHC Provincial Office	St. Johns	22 Mar 83
	2	Newfoundland and Labrador Housing Corp.	St. Johns	22 Mar 83
	3	Vivian Associates	St. Johns	21 Mar 83
NOVA SCOTIA	4	CMHC Provincial Office	Halifax	24 Mar 83
	5	Nova Scotia Housing Corp.	Dartmouth	24 Mar 83
	6	St. Francis Xavier Field Office	Pictou	25 Mar 83
	7	Native Council of Nova Scotia	Truro	25 Mar 83
	8	DIAND Atlantic Region Office	Amherst	25 Mar 83
NEW BRUNSWICK	9	CMHC Atlantic Regional Office	Saint John	28 Mar 83
	10	Housing Alternatives	Saint John	28 Mar 83
	11	CMHC Provincial Office	Fredericton	29 Mar 83
	12	CMHC RNH Officers	Fredericton	29 Mar 83
	13	N.B. Assoc./Metis, Non-Status Indians	Fredericton	29 Mar 83
	14	Skigin Elncog Housing Corp.	Fredericton	30 Mar 83
	15	New Brunswick Housing Corp.	Fredericton	30 Mar 83
ONTARIO	16	CMHC National Office	Ottawa	18 Feb 83
	17	DIAND RNH Liaison Office	Ottawa	11 Feb 83
	18	Inuit Non-Profit Housing Corp.	Ottawa	10 Mar 83
	19	Assembly of First Nations	Ottawa	1 Jun 83
	20	Native Council of Canada	Ottawa	2 Jun 83
	21	CMHC Ontario Regional Office	Toronto	7 Mar 83
	22	Ontario Housing Corp.	Toronto	1 Mar 83
	23	Frontiers Foundation	Toronto	2 Mar 83
	24	Wigwamen Housing Corp.	Toronto	10 Mar 83
	25	Ontario Indian Housing Council	Toronto	12 May 83
	26	DIAND Ontario Regional Office	Toronto	13 May 83
MANITOBA	27	CMHC Provincial Office	Winnipeg	2-4 May 83
	28	KINEW Housing Corp.	Winnipeg	2 May 83
	29	DIAND Regional Office	Winnipeg	2 May 83
	30	Manitoba Housing & Renewal Corp.	Winnipeg	3 May 83
	31	Manitoba Metis Federation	Winnipeg	4 May 83

Interviews on Self Help Components in Housing			Figure 2.2b	
	No.	Organization	Place	Date
SASKATCHEWAN	32	CMHC Provincial Office	Regina	27 Apr 83
	33	Saskatchewan Housing Corp.	Regina	27 Apr 83
	34	Association of Metis & Non Status Indians of Saskatchewan	Regina	27 Apr 83
	35	Provincial Metis Society & Housing Assoc	Regina	28 Apr 83
	36	Dept. of Cooperatives (SHC)	Regina	28 Apr 83
	37	Department of Industry and Commerce	Regina	28 Apr 83
	38	DIAND Saskatchewan Regional Office	Regina	29 Apr 83
ALBERTA	39	CMHC Provincial Office	Edmonton	21 Apr 83
	40	DIAND Alberta Regional Office	Edmonton	19 Apr 83
	41	Alberta Housing Corp. (AHC)	Edmonton	19 Apr 83
	42	Coop Housing Action Program	Edmonton	20 Apr 83
	43	Metis Assoc. of Alberta	Edmonton	20 Apr 83
BRITISH COLUMBIA	44	CMHC B.C. Regional Office	Vancouver	11-14 Apr 83
	45	B.C. Remote Housing Corp.	Vancouver	11 Apr 83
	46	B.C. Native Housing Corp.	Vancouver	11 Apr 83
	47	DIAND B.C. Regional Office	Vancouver	12 Apr 83
	48	Vancouver Indian Friendship Centre	Vancouver	13 Apr 83
YUKON	49	CMHC Yukon Office	Whitehorse	15 Apr 83
	50	DENA - KU Construction Co.	Whitehorse	15 Apr 83
	51	Yukon Housing Corp.	Whitehorse	15 Apr 83
	52	Council for Yukon Indians	Whitehorse	15 Apr 83
	53	DIAND Yukon Regional Office	Whitehorse	18 Apr 83
NORTHWEST TERRITORIES	54	CMHC NWT Office	Yellowknife	22-25 Apr 83
	55	DENE NATION	Yellowknife	25 Apr 83
	56	NWT Housing Corp.	Yellowknife	25 Apr 83
	57	Metis Association of NWT	Yellowknife	25 Apr 83

Funding organizations

CMHC	-	13	interviews
DIAND	-	8	"
Provinces	-	12	"
		33	"

User organizations

Native	-	20	"
Other	-	4	"
		24	
TOTAL		57	

The 20 native organizations contacted at national and provincial level were the largest single source, and were representative of user interests. With funding organizations, interviews with CMHC represented the largest group.

Guidance was accepted from local CMHC officers as to appropriate contacts regarding self-help in each province or territory. In most cases, CMHC personnel arranged the specific local interview schedule. The result is that the numbers of interviews with any particular interest group varies. In some instances, within a single province, more than one interview would be conducted in the same organization, but with different departments and varying perspectives. Figure 4 indicates that, overall, the study has provided a fairly representative sampling of interests.

2.3 Interview reports

Appendix A, under separate cover, contains reports of all interviews. The reporting of interviews was standardized so as to permit comparison. The reports record important issues and ideas as they occurred but do not provide verbatim accounts of the interviews.

The use of an open ended method of interview permitted those areas considered important to be stressed, rather than steering results towards a limited range of preconceived alternatives. The interview blanks were used as a checklist of issues during interviews, although responses varied. In the majority of

cases, given the time contraints, only a few major issues were discussed at length. Others receded into the background. The results show uneven levels of interest across the range of issues, but provide a correct reflection of the importance attached to each issue in the different regions.

The concept of self-help, left open to interpretation, took on varying definitions, reflecting differing interests.

Results of the interviews are tabulated in summary form in Figures 2.4 (a,b) and 2.5.2 to 2.5.8.

2.4 Self-help components

The first tables in Figures 2.4 (a,b) provide a background for the more detailed comment that follows in the Figures of 2.5. Fig 2.4 gives a rough indication of where programs have had an effect in stimulating different forms of self-help. The funding organizations' responses are separated from those of user organizations.

Indication, in the tables, of the relative importance of different self-help activities is based on assessment of the opinions of those intervieved.

2.4.1 Construction activities

In Fig 2.4, activities involving construction are differentiated from support activities. Examining the 'construction' component, it can be seen that the Rural RRAP program is well received across the country, with some exceptions. By comparison NHA Section 40 new construction with federal-provincial funding was seen by many as stimulating little self-help activity, although it is considered to be a lead instrument in the RNH program.

Loans to Status Indians for on-reserve housing through sections 56 and 59 are with exceptions, not enthusiastically received, although they permit construction by Indian bands.

Some programs outside RNH have been included for comparison as they were referred to on a number of occasions. The program

SELF HELP IN PROGRAMS

FIGURE 2.4.a

GOOD ✓
NOT STRONG ×

PROVINCE	PROGRAM	CONSTRUCTION												SUPPORT										
		SECT 40	RRAP	ERP.	SECT 59	SECT 6	DIAND. SUBS	SECT 56.1		CHOSP	CHRP	SHELL		SUST. GRANT	RNH. TRAIN	DIAND TRAIN		OTHER TRAIN						
NEWFOUNDLAND	CMHC	×	✓																					
	PROV	×	✓																					
	DIAND																							
	ST. IND																							
	MNSI																							
	OTHER											✓						✓						
NOVA SCOTIA	CMHC	×	✓							✓	✓	✓			✓									
	PROV	×										✓												
	DIAND				✓	✓	✓	✓								✓		✓						
	ST. IND																							
	MNSI	×	✓									✓		✓	✓									
	OTHER							✓						✓				✓						
NEW BRUNSWICK	CMHC	×	✓							✓	✓	✓		✓	✓			✓						
	PROV	×										✓						✓						
	DIAND																							
	ST. IND																							
	MNSI	×	×											✓	✓									
	OTHER							✓										✓						
ONTARIO	CMHC	×	✓	×						✓	✓	×			✓									
	PROV	×	×																					
	DIAND				✓	✓	✓								✓	✓		✓						
	ST. IND				✓	✓	✓								✓			✓						
	MNSI																							
	OTHER							✓						✓				✓						
MANITOBA	CMHC	×	✓					✓		✓	✓				✓	✓								
	PROV	×												✓	✓			✓						
	DIAND		✓		✓		✓									✓								
	ST.IND																							
	MNSI	✓	✓											✓	✓			✓						
	OTHER							✓						✓	✓			✓						

SELF HELP IN PROGRAMS

FIGURE 2.4.6

GOOD ✓
NOT STRONG ×

	PROGRAM	CONSTRUCTION										SUPPORT.												
		SECT 40.	RRAP	ERP	SECT 59	SECT 6	DIAND SUBS	SECT 56.1		CHOSP	CHRP		SUST. GRANT	RNH TRAIN.	DIAND. TRAIN		CHAP. TRAIN.	OTHER TRAIN						
SASKATCHEWAN	CMHC	×	✓		✓					✓	✓			✓										
	PROV	×	✓															✓						
	DIAND		✓		✓		✓								✓									
	ST. IND				✓										✓			✓						
	MNSI	×	✓										✓	✓										
	OTHER							✓										✓						
ALBERTA	CMHC	×	✓							✓	✓						✓	✓						
	PROV	×															✓							
	DIAND						✓								✓									
	ST. IND																✓							
	MNSI	×	✓	×									✓	✓										
	OTHER																✓							
BRITISH COLUMBIA	CMHC	×	✓							✓	✓			✓	✓									
	PROV																							
	DIAND				✓		✓	✓							✓									
	ST. IND							✓																
	MNSI	×	✓	×									✓	✓										
	OTHER						✓	✓																
YUKON	CMHC	×	✓		✓								✓	✓										
	PROV	×																						
	DIAND				✓		✓																	
	ST. IND						✓								✓			✓						
	MNSI	×											✓	✓										
	OTHER																	✓						
NORTHWEST TERRITORIES	CMHC	×	✓	×									✓											
	PROV	×	✓	×														✓						
	DIAND																							
	ST.IND																							
	MNSI												✓	×										
	OTHER																							

of shell housing in the Maritimes, now discontinued, incorporated a large self-help component.

The present CHIP program of forgiveable loans to homeowners for housing improvement is currently well received and stimulates a strong self-help process.

Individual, one-off, delivery programs by the provinces are not shown in the summaries but are discussed as appropriate in interview reports.

2.4.2 Support activities

In the tables, support activities to self-help have also been noted. The effectiveness of these is harder to measure than delivery mechanisms. They have accordingly been noted simply where they occur rather than being graded to identify significance for self-help.

Support provided through training funds and sustaining grants unquestionably has the effect of improving the ability of native groups to deliver programs. Comments on the value of such community self-help appear in Figures 2.5.2 to 2.5.8.

2.4.3

The uneven use of different programs can be seen from the overview. Some reasons for this are discussed in the interview summaries that follow.

2.5 Summary of results

The wide range of comment received in the interviews did not lead itself to simple standardization reduction, without incurring substantial loss of detail. The method chosen for summary then, is to provide one-sheet overviews of particular aspects that emerged.

Fig 2.5.2 - Effective self-help activities by client group.
Fig 2.5.3 - Effective support activities by organization.
Fig 2.5.4 - Obstacles and problem areas affecting self-help.
Fig 2.5.5 - Program considerations relating to self-help.
Fig 2.5.6 - Community involvement in self-help.
Fig 2.5.7 -Low income and remoteness issues.
Fig 2.5.8 - Significant program activities for self-help.

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5.2.

USER ORGANIZATION'S INVOLVEMENT WITH SELF HELP.				LEVEL OF RESPONSE			
TOPIC	PROGRAM	ACTIVITY BY CLIENT/USERS.	SELF-HELP COMPONENT	BY FUNDING GROUPS		BY USER GROUPS	
Construction or management of construction.	Section 40	New construction by owners	little	15	45%	12	50%
	Rural RRAP	Renovation/rehabilitation by owners	extensive	20	60%	7	29%
	On reserve	New construction by bands.	moderate	14	42%	4	17%
Counselling (pre & post counselling)	Section 40	Counselling of owners.	moderate	9	27%	17	71%
	Rural RRAP	" " "	moderate	7	21%	10	42%
	On reserve	Community counselling by bands	moderate.	10	30%	3	13%
Other programs.	RRAP CHOSP CHIP Provincial. etc.	Individual homeowner initiatives in housing construction or improvement stimulated by loans and grants.	extensive	13	39%	—	—
Cooperatives.	Various programs	Planning and management of new and renovated housing by co-op groups	extensive	7	21%	2	8%
Shell Housing Veteran's Housing		Discontinued programs mostly in Maritimes. Shells built by contractors, finished by occupants.	extensive	8	24%	2	8%

FIG. 2.5.2

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5,3

FUNDING ORGANIZATION INVOLVEMENT IN SUPPORT OF SELF HELP.				LEVEL OF RESPONSE			
TOPIC	ORGANIZATIONS	ACTIVITIES	SELF-HELP INITIATED.	BY FUNDING GROUPS		BY USER GROUPS	
Program administration	CMHC, Provinces, DIAND	Stimulate self help in RRAP	extensive	11	33%	4	17%
			little.	8	24%	5	21%
			moderate	12	36%	4	17%
Information dissemination.	CMHC	Pamphlets, circulars booklets other publications.	moderate	11	33%	9	38%
	DIAND	Pamphlets, training materials directives.	moderate	9	27%	2	8%
Support funding	CMHC/ DIAND	Different forms of support funding eg. subsidies, sustaining grants enabling self help housing activities.	moderate	14	42%	21	88%
Training.	CMHC/ DIAND.	Training for program delivery and support by community groups.	moderate.	20	60%	18	75%
Other.	CEIC EMR Etc	Grants to stimulate local employment initiatives, assist in generating self-help in housing.	moderate.	12	36%	12	50%

FIG. 2.5.3

SUMMARY OF INTERVIEW COMMENTS. FIGURE No. 2.5.4

MAJOR OBSTACLES OR PROBLEM AREAS FOR SELF HELP.		LEVEL OF RESPONSE			
		BY FUNDING GROUPS		BY USER GROUPS	
TOPIC	PROBLEM AREA.				
Environmental Factors	Remote areas : sparse population.	20	60%	8	33%
	Poverty ; Lack of steady employment.	21	63%	21	88%
	Low educational / experience levels.	18	54%	9	38%
	Social problems : low motivation, vandalism.	8	24%	7	29%
Communication Problems	Divergent interests / attitudes between users & funders	15	45%	13	54%
	Insufficient understanding of programs.	8	24%	4	17%
	Insufficient understanding of user capabilities / aspirations	4	12%	9	38%
Management Problems.	Low level of management skills in user groups.	20	60%	3	13%
	Program budgetting / accounting unsuited to rural areas	9	27%	11	46%
	Poor household budgetting.	8	24%	4	17%
Disincentives.	Insufficient local involvement / control in programs	7	21%	13	54%
	Emphasis on other approaches discourages self-help.	9	27%	7	29%
	High cost of living vs. low incomes	10	30%	14	58%
Standards.	Building standards inappropriate to life-style.	10	30%	16	67%
Other. a)	Red tape - Shifting of responsibilities between depts.	—	—	5	21%
	- Federal - Provincial obstacles	5	15%	6	25%
	- Complexity / Bureaucracy	6	18%	13	54%
b)	Insufficient program flexibility for rural situations	17	51%	13	54%

FIG. 2.5.4

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5.5.

FURTHER ISSUES: PROGRAM CONSIDERATIONS		LEVEL OF RESPONSE			
TOPIC	TYPE OF FEEDBACK RECENED	BY FUNDING GROUPS		BY USER GROUPS	
ORGANIZATION :-					
RNH Direction	Dual focus on delivery and partiapation needs clarification.	20	60%	12	50%
Place of self-help a)	Self-help considered valuable	22	66%	23	96%
b)	Self-help considered costly or ineffective.	8	24%	-	—
ECONOMICS :-					
Market/non-market.	Mismatch- market oriented mechanisms vs. non market clientele.	18	54%	14	58%
Financial. a)	Lower capital costs contribute to success.	11	33%	-	-
b)	Once-only grants lower administrative costs.	5	15%	-	-
c)	Cost-benefit approach useful.	10	30%	3	
d)	Block funding valuable for self-help.	-	-	10	42%
e)	Cash-flow obstacles to self-help.	11	33%	10	42%
f)	Differing fiscal years between funding agencies	5	15%	6	25%
g)	Loans undesirable to low income clients.	7	21%	9	38%
h)	On-reserve loans unpopular - land at risk.	8	24%	3	13%
IMPLEMENTATION :-					
DIAND/CMHC	Suspicion over DIAND/CMHC responsibilities on reserve	6	18%	5	21%
J-circulars	Clear directives, but unpopular due to the above.	3	9%	4	17%
Fee for service a)	Introduction expected to reduce self-help.	0	-	9	38%
b)	If introduced prior training essential.	2	6%	13	54%

FIG 2.5.5

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5.6

FURTHER ISSUES: COMMUNITY INVOLVEMENT.		LEVEL OF RESPONSE			
		BY FUNDING GROUPS		BY USER GROUPS	
TOPIC	TYPE OF FEEDBACK RECEIVED				
Community contribution	Community groups make positive contributions	20	60%	23	96%
Self-esteem.	Pride of community/ownership essential for self-help	25	75%	22	91%
Rental acceptability.	For low income families ownership unimportant.	15	45%	10	42%
Limits to self-help a)	Self-help should be applicable to lowest income groups	6	18%	10	42%
b)	Self-help NOT " " " " "	7	21%	3	13%
Attitudes.	Negative perceptions or record of failure bad-need success	13	39%	10	42%
Expectations.	Excessively high expectations generated by programs	12	36%	9	38%
Initiative/motivation	Personal drive is a major factor in self-help.	20	60%	15	63%
Incentives.	Incentives are valuable in stimulating self-help.	7	21%	4	17%
Housing as employment	Activities in housing construction = employment.	20	60%	17	71%
Sweat Equity a)	Sweat equity found useful.	17	51%	16	67%
b)	Sweat equity found inefficient (except for minor items)	11	33%	2	8%
Urban Native experience	Urban native corporations effective form of self-help	7	21%	3	13%
Migration.	Migration or transience linked to self-help.	8	24%	13	54%

FIG. 2.5.6

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5.7

FURTHER ISSUES: LOW INCOME, REMOTENESS.			LEVEL OF RESPONSE			
			BY FUNDING GROUPS		BY USER GROUPS	
TOPIC		TYPE OF FEEDBACK RECEIVED				
Subsidies.		Subsidies essential in remote areas, but need control.	21	63%	19	79%
High admin. costs		High administrative costs inevitable in remote areas	12	36%	3	13%
Arrears.	a)	Concern over increased costs from high levels of arrears	13	39%	11	46%
	b)	Communities have capability to reduce arrears.	5	15%	10	42%
Maintenance		Maintenance seen as essential to reduced costs.	13	39%	13	54%
Short unit life.		Units do not last, or withstand use.	6	18%	9	38%
Fire		Poor use of heating equipment causes bad fires.	3	9%	2	8%
Long range perspective		Community involvement linked to training and long range benefit.	18	54%	18	75%
Needs identification		Better identification of client needs required.	12	36%	15	63%
Selection of occupants		Selection processes sometimes inequitable: require standardization.	9	27%	12	50%
Inspectors	a)	Inspectors are an integral part of client participation	15	45%	13	54%
	b)	Inspectors do, or should, act as trainers	8	24%	6	25%
	c)	Inspectors need training as trainers	9	27%	12	50%
	d)	On site experience is essential	6	18%	5	21%
Materials.		Vapour barriers were seen as causing significant problems	4	12%	4	17%

FIG. 2.5.7

SUMMARY OF INTERVIEW COMMENTS. FIGURE NO. 2.5.8

SIGNIFICANT PROGRAMS OR ACTIVITIES FOR SELF HELP IN RNH.					LEVEL OF RESPONSE			
TOPIC	ACTIVITY AREA.	LONG/SHORT TERM RESULTS.	POTENTIAL ECONOMIC BENEFITS	SOCIAL EFFECTS	BY FUNDING GROUPS		BY USER GROUPS	
Client involvement. a)	Construction.	short/long	sweat equity employment.	pride of achievement.	16	48%	11	46%
b)	Management/ counselling.	long term.	reduced arrears, employment.	community cohesion	20	60%	23	96%
Subsidies.	Subsidies for construction or improvement of housing.	long term.	affordable housing - lower first cost.	mixed (see text)	18	54%	16	67%
Sustaining grants	Grants to community groups for housing activities.	long term.	reduced operating cost.	good community communication/ better housing.	4	12%	20	83%
Training	Training of community groups to assist community.	Long term.	reduced operating costs.	better care of housing environment	14	42%	12	50%
Printed information.	Made available. re programs and potential.	Long term.	—	Not assured.	9	27%	5	21%
Appropriate standards	Standards designed for appropriate in-involvement of Client Groups.	Long term.	reduced capital and operating costs.	.	7	21%	11	46%

FIG 2.5.8

As in earlier tables, the distinction is maintained between self-help activities relating to physical construction and improvement of housing units (Fig 2.5.2 only) and those less easily quantified, supporting self-help by user and funding organizations (Figures 2.5.2 and 2.5.3).

In all tables, the right hand columns maintain the distinction between funding groups and user groups, enabling their views to be compared. The tabulation was made by noting the number of interviews in which the particular topic, or viewpoint, was mentioned.

All activities listed in Fig 2.5.2 & 2.5.3 are generated under various CMHC or other government programs. Most are current, some are discontinued.

The obstacles noted in Fig 2.5.4 cover a range of issues including those directly linked to programs, as well as those that are external and independent.

The first three Fig 2.5.2 to 2.5.4 relate specifically to self-help. Fig 2.5.5 to 2.5.8 give a more comprehensive coverage of issues relating to the RNH program, its objectives and its impact on client participation.

The identification of the subject areas in these summaries was undertaken on completion of the interviews, and as part of a review of the results. During interviews, similar issues emerged in different forms. They were seldom phrased or elaborated in identical fashion, but from the vantage point of an overview following the interviews, it was possible to discern recurring concerns and ideas. The wording in the summaries represents the general sense of broad issues discussed in several interviews.

2.5.1 General observations

Several general observations, additional to the summaries, can be made regarding interview responses. Firstly, views on what constitutes self-help, and the value of self-help varied considerably. Clearly defined views denoted an issue that generated careful consideration - more than is apparent from the first three interview summaries. The later summary of further issues gives detail.

A second observation is the wide acceptance of the notion of self-help. Even though self-help may take different guises in different provinces, there was broad understanding of the notion. The legitimacy of the concept was never questioned.

A third general observation, not entirely apparent from the summary sheets, is that despite some variation, the topic stimulated keen interest. It is clearly a live issue. Judging by the time some groups, native organizations in particular, devoted to the interviews, it was evident that self-help was seen as a significant factor in housing. The summary sheets give some indication of the varying intensity of group, rather than individual interest. The right-hand columns of the tables show the level of interest of funding or user groups in any given topic.

Another point of note is the variation in the philosophical approaches of the respondents. Most focussed their attention primarily on the particular programs or activities with which they were familiar. As the notion of self-help was explored, however, a range of underlying background interests became apparent. Some were interested in the detail of programs, others in broader issues; some in practical questions, others theoretical; some in 'nuts and bolts', some in structural issues. These approaches surfaced in different ways in different interviews. They added a significant dimension of sophistication that did not lend itself to easy packaging or summary. The underlying sense of each interview could not be tabulated. However the range of further issues shown in Figs 2.5.5 to 2.5.7 is an attempt to capture these broader dimensions of response.

Another important general observation is that many other issues were raised in the form of critical comment on existing or past programs. Those who were comfortable or doing well within existing practice made little response that shows up in the summaries. Their positive comment can be seen more in the form of projects completed successfully on the ground, than in the tables of a research report.

Further positive ideas or suggestions were made as a counter to critical comment. These were made individually by various respondents, and not in sufficient numbers to show on the tables.

The analysis in the following chapter takes account of the more important positive activities and ideas that emerged from 'between the lines' of the interview report.

The final general observation is by way of a reminder of the split between funding and user organizations. The proportion is 33 to 24 respectively, or a rough 60% - 40 % split. To put issues on an equal level of importance it might be suggested that numbers shown in the user column could be weighted. This was not done as figures may be manipulated in different ways to produce different results. The actual count has been shown, but the unequal overall response between funding and user groups should be borne in mind in reading the tables.

Any response over 8 in the "funding organization" column or over 6 in the "user group" column indicates mention by more than a quarter of the respective groups; over 16 or over 12, more than half. In some cases, the response has been shown as a percentage of 33 or of 24 for the funder or user groups, respectively, not as a percentage of the total 57. This provides perspective on the comparative level of response.

2.5.2 Self help activities

Fig 2.5.2 indicates housing activities with self-help components, undertaken by client or user groups. Self-help activities were judged by those interviewed as having varying levels of success. There being no scale of measurement,

success could not be shown objectively. However as the interviews progressed, firm subjective opinions emerged on the comparative merits of different programs. Tabulation of the acitivities and opinions in Figs 2.5.2, 2.5.3 and 2.5.4, gives an indication of the level of consensus as to which activities were considered effective. In Fig 2.5.2 the opinion noted under "assessment of self-help" column shows the general sense of the comment received. Fig 2.5.2 is discussed below. Detail is included under "Further issues" in Figure 2.5.5 to 2.5.7.

2.5.2.1 Construction

In Fig 2.5.2, self-help activities are taken to include construction activities by user groups of any size and level of organization. They comprise native organizations and cooperatives, as well as individuals who, by accessing a particular program, become part of an unorganized but identifiable group. Much of the activity referred to in the table takes the form of community, or mutual, self-help. Construction activity is taken to include actual construction, or management of the construction process.

The general topic of construction generated substantial response from both funding organizations and users, somewhat greater from the former than the latter.

Strong positive comment on the rural RRAP program was widely received, as shown by the 20 persons out of 33 (or 60%) who mentioned it. Rural RRAP was seen by many respondents as being successful in generating self-help, despite some limitations.

Section 40, by comparison, was viewed as providing little in the way of self-help client involvement. In many instances, the delivery of new housing units under this program is now being done by contractors on a 'turnkey' basis. Efforts to incorporate sweat equity in the process have met with indifferent success. Some adverse comment on the nature of section 40 was also received and this is discussed under "Further Comments".

The response generally showed that Section 40, though considered the lead instrument of the RNH program, tends to stress delivery at the expense of Client Participation. The frequency of response column shows that this view was held by a large number of respondents in funding agencies, and was shared by users.

New construction by bands on reserve was frequently discussed, particularly by DIAND, whose mandate is to encourage band involvement. Many bands have their own construction capacities, though quality and involvement differ. Overall, on-reserve housing was seen as representing a moderately successful application of community self-help to construction.

2.5.2.2 Counselling

In the process of interviewing, it became clear that a major form of mutual self-help was counselling of various forms, by user organizations. Counselling encompasses a variety of activities such as pre-construction counselling on tendering and construction processes. It also includes many important post-construction factors for affordable housing including home-care, operation and maintenance, and budgeting. On-reserve counselling by bands has been separated from all other activity, as it is under the jurisdiction of CMHC and DIAND, rather than CMHC and the Provinces.

Counselling was seen to be an extensive form of self-help under Federal and Provincial jurisdiction, Section 40, and other programs. It was noted by 13 funding agencies and 19 user agencies, the latter representing almost 80% of the user group.

2.5.2.3 Other programs

Response in interviews indicated that a variety of Federal and Provincial initiatives, outside the RNH program have been successfully used to stimulate self-help activities by homeowners. They include anything from new construction, to renovation and repair, to energy saving. The programs have generated a flurry of activity and extensive use of self-help. Stimulus grants and loans are used to initiate housing improvement or aquisition.

A range of programs were discussed by a total of 13 respondents, as being relevant to the topic of self-help, though not necessarily within the RNH program.

2.5.2.4 Cooperatives

Housing cooperatives clearly represent a major form of mutual self-help, ranging from construction management to financing. These were discussed primarily by funding organizations.

2.5.2.5 Shell and veterans housing

Shell housing and Veterans housing are two programs, now discontinued, that relied heavily on self-help to solve the problem of affordable housing. Both were based on the concept of providing a low-cost basic core to homeowners. The core was contractor-built, the house finished by self-help. The Veterans Housing program, undertaken by CMHC shortly after World War II was successful in housing large numbers of veterans on return to civilian life.

The Shell Housing program which was undertaken in the Maritimes is still, despite drawbacks, highly regarded as a program that used self-help to reduce the overall cost of housing, increasing availability, and generating pride of ownership.

Most of the respondents mentioning these programs were in funding organizations. All were in the Maritimes.

2.5.2.6 Summary

This table is characterized by topics that generally elicited positive response from funding and user groups alike. However, in most cases the response from one group is generally around twice the level of the other group, indicating differing perceptions of the importance of different aspects of self-help. The largest overall response was on the construction aspects of rural RRAP. The program was seen as generating self-help in both physical activity and construction management. The respondents in the funding group who recognized the positive aspects of the program represent 61% of the group, those in the user group, 30%.

Counselling was also viewed as a positive mutual self-help

activity by both groups, but by comparison with construction was more widely recognized by user groups. The 80% response was the highest response noted in this table. The response by user groups was matched by 54% of funding groups.

The range of other activities and programs noted, are almost invariably mentioned as having potential by funding groups who are or were familiar with these programs.

2.5.3 Funding support

Fig 2.5.2 summarized comment on self-help activities. Fig 2.5.3 discusses support activities by various funding organizations. Effectiveness of the different types of involvement in stimulating self-help was uniformly moderate as none could be seen as being a very strong generator of self-help.

2.5.3.1 Program administration

The development and ongoing administration of appropriate programs to stimulate self-help has an immediate effect on self-help. Both the RNH program and DIAND's programs are designed to stimulate self-help at different levels.

In the responses, rural RRAP and DIAND's programs were discussed most frequently, primarily by funding agencies, but also by user groups. Again, the Section 40 program was not as strongly supported.

2.5.3.2 Information dissemination

Communications in support of self-help takes various forms including circulars, promotional brochures, etc. on available programs to user groups. Pamphlets, 'how-to' manuals, and descriptive materials aimed at individual users on construction, operation, maintenance, or financing can also assist the self-help process. All are included under the topic of communications. In interviews, respondents frequently made reference to such materials. A bibliography of these is included in Appendix A.

Figure 6b shows a level of interest in CMHC's information packages that is almost equal in funding and user groups,

suggesting that these are considered equally important by funding and client groups alike.

By comparison, DIAND's communication systems emerged as being important to funding groups, but less to the users. Further feedback on user's views is included in Figs 2.5.5 to 2.5.7.

2.5.3.3. Support funding

The support funding covered in interviews as contributing to self-help includes the entire range of RNH sustaining grants, project funding, and subsidies under CMHC and DIAND programs.

The interest shown in the general topic of support funding was very high, along with training. Twenty-one respondents (88%) in the user group mentioned support funding as a positive contribution to self-help activity. Funding agency interest was comparatively much smaller, the 13 responses representing only 39% of the group.

2.5.3.4 Training

Training activities in this category include training of all forms by CMHC and DIAND. The predominant form of training is on housing management. The word management is used here in a generic sense, to cover activities ranging from community management of housing delivery processes, to individual home care and management.

The interest in the topic was also high with 20 (60%) of funding representitives and 18 (75%) of user representitives noting its contribution. Amongst the funding group, 3 from DIAND and 3 from the provincial bodies raised the topic, so that it appears of universal interest across these agencies, with CMHC's interest equally that of the other two combined.

2.5.3.5 Other activities

Other support activities were taken to include those of all other funding organizations or bodies relating to self-help in housing, but outside CMHC, DIAND, and the provincial housing authorities. These include support activities that are accessed in different ways by user groups. The activities include the programs and funding of other Federal ministries

such as Employment and Immigration, and Energy, Mines and Resources. Both of these, and Provincial ministries have programs that encourage self-help. Such support programs were outlined in Chapter I. Fig 2.5.3 refers to the full range.

These programs also were quite widely referred to by both funding and user groups as supporting self-help. The 12 respondents in the funding and user groups, represent 36% and 50% of these groups respectively.

2.5.3.6 Summary

The strongest interest shown in support activities was shared almost equally by funding and user groups, with the highest interest being in training, closely followed by support funding. Other support systems in other ministries and programs were also fairly frequently noted as positive elements.

Communications and program administrative activities were less frequently mentioned. It should perhaps be noted that information dissemination and training do roughly the same job. However, training generates active participation, where written materials are passive.

2.5.4 Obstacles to self-help

Fig 2.5.4 attempts to summarize the comments or obstacles or problem areas for self-help, as they emerged from the interviews. Considerable backup to this table is given in the comments in Fig 2.5.8. The list was generated by assessment of the interviews on completion. No topic was excluded from the interviews. The Figure shows only those that were frequently mentioned.

Responses for the 6 major categories have been averaged from comment on specific problem areas. The major categories have been built up from several sub-groups, which are self explanatory, totalling around 20. The responses to these have been tabulated as have the averages for the major groups.

2.5.4.1 Local conditions

The highest response was on local conditions as barriers to self-help. First in this category were poverty and lack of steady employment. The problem was noted by 21 persons in each interview group, representing 64% and 88% of funders and users respectively. The response reflects the nature of the clientele of the RNH program as well as a widespread recognition of the problem.

Closely following poverty as an obstacle, were remoteness and a sparse population, and low levels of education or experience of clients. Opinion between funders and users showed less unanimity than in the question of poverty, with around 60% of the former, 35% of the latter, noting the problem.

Social problems were recognized almost equally by both groups but as a significantly less important matter. Social problems mentioned included single-parent families, apathy and low motivation, and vandalism. The response in this category was 9% overall.

2.5.4.2 Disincentives

Disincentives emerged as a second major group of obstacles and these were subdivided into 3 categories. First, the lack of assistance in areas of high cost of living and low incomes was noted as an obstacle by 10 and 14 of funders and users, or 42% and 58% of the respective groups. This shows a rather similar view by both groups.

Second, insufficient local involvement or control of programs was seen as an obstacle to self-help. In this category user goups noted the problem 13 times to 7 times for the funding groups. As percentages of each group, this represents 54% to 21%, a significant difference of opinion.

Third, emphasis on other programs or activities was also seen as discouraging self-help. For example, moving towards 'turnkey' production of housing by contractors minimizes client participation. The response, though less significant than the previous two, was recognized almost equally by funding and user groups.

2.5.4.3 Poor management

Poor management practices on the part of clients or government bodies was also noted as an obstacle. Except in one instance, the problem areas were recognized by both funding and user groups, although not equally.

A low level of management skills was seen primarily by funding bodies as being an obstacle to self-help with 20 respondents (60%) mentioning this point. Only 3 respondents in user groups recognized any problem in this area.

Poor household budgeting was also noted primarily by funding agencies as an obstacle.

Program budgeting and accounting systems that are unsuited to rural and remote conditions also came under some criticism as obstacles to self-help. The problem was almost equally recognized by funding and user groups.

2.5.4.4 Communication difficulties

Communication difficulties represented yet another obstacle and problem area. Most commonly mentioned, and almost equally by funding and user groups, was the problem of the divergent interests and attitudes between these groups.

Questions of insufficient understanding of programs on the one hand and of client capabilities and aspirations on the other, were recognized by both groups. Not unexpectedly, proportions were opposite, by almost equal amounts, 8 to 4, and 4 to 9.

2.5.4.5 Standards

The question of standards emerged from the interviews as being a problem area for self-help. Few comments took the form of criticism of building codes. On the contrary, there was the positive view that codes and standards are necessary for adequate housing. The problem, discussed further in comments on Fig 2.5.8, centred on the quality and suitability of existing housing.

An unexpectedly high number of people noted such difficulties, both in the funding and user groups, although the problem was

more frequently noted by users. The response was 10 (30%) of the funding organizations, 16 (66%) of user groups.

2.5.4.6 Other problems

Other problems included difficulties relating to program implementation.

Insufficient flexibility in programs for use in rural, native, and remote areas was fairly widely recognized as a difficulty, and overlaps some of the previous comment. The topic was noted by 11 funding groups (33%) and by 13 user groups (54%).

Red tape in different forms was also seen as a problem, primarily by user groups. Complexity of programs or bureaucracy in their delivery was mentioned by 6 funding organizations (18%), and 13 user groups (54%). Federal/provincial obstacles were also noted, by 5, and 6 of the groups respectively.

A final obstacle, noted only by native groups, was the shifting of program responsibilities between departments or ministries. This, in addition to slowing down delivery, causes insecurity for native groups. An example is the recent involvement of CMHC with on-reserve housing, previously in DIAND's jurisdiction. The fear is of the possibility of further changes in a few years, when CMHC might be moved away from its new responsibilities, leaving native peoples without the level of support they have had through DIAND.

2.5.4.7 Summary

Fig 2.5.4 is somewhat more complex than the previous two, but gives an overview of the obstacles emerging around client participation, on the basis of the experience of the respondents.

There is a surprisingly broad level of agreement over a range of issues between the funding and user groups, despite some differences. This becomes clear by comparing the funding and user group columns. The nature of the problems is such that in many cases remedial action appears relatively simple.

2.5.5 Further issues

Figs 2.5.5 to 2.5.7 provide a brief overview of many further issues that impinged on the RNH program or self-help. Many were not specific to self-help but did elaborate substantially on the environment within which self-help takes place.

Only comments that were repeated several times are included. The views outlined in the table have been worded to reflect the general sense of the feedback that emerged on the different topics, and in sufficient detail to be self explanatory. As in previous tables, the breakdown of response by funding and user groups shows relative levels of interest by each group, and enumerates those who generally supported the feedback reported. Because of the self-contained nature of the tables, only the highlights are discussed below.

The issues have been classified into the following 3 groups.

- Program considerations Figure 2.5.5
- Community invovement Figure 2.5.6
- Remote, low-income clientele Figure 2.5.7

2.5.5.1 Program considerations

The extent of additional feedback on program considerations was somewhat unexpected as the interview agenda focussed on self-help. Nevertheless, the RNH and DIAND programs under whose aegis self-help takes place frequently became topics of debate. These comments are considered important and are included, as they give background to the support activities that were discussed in Figure 6b, and affect self-help.

2.5.5.2 Organizational issues

Under the general heading of program considerations, three sets of issues could be identified. The first group relates to organizational issues.

RNH duality: The table shows that the duality of the RNH program objectives emerged as an important consideration to respondents in both funding (60%) and user groups (50%). Clarification of the place of Client Participation was seen as essential. Comments varied. On one instance it was seen

as being "easier to exclude the Client". But another response noted that "people's needs must form the basis of the program". The issue was perhaps best summarized in 43, the comment that "if we are serious about social involvement in housing, we must put it up front", indicating that this still needs to be done.

Value of self-help: The question of the dual focus of the RNH program raised the issue of the overall value of self-help. Positive attitudes permeated most interviews, usually in relation to specific activities, but categorical or overt statements on the value of self-help were most unusual. The table then enumerates those whose responses indicated that self-help in housing was considered of value in some form or other. Support is very strong, 22 (66%) of funding groups and 23 (95%) of user groups indicated firm committment to self-help. Less positive attitudes were not included.

Cost of self-help: The opposing point of view, that self-help could be considered costly, or ineffective was a minority viewpoint and was confined to funding groups. Of the 8 (24%) similar responses, 4 also considered self-help valuable but found some aspects particularly ineffective. This type of dual observation on the value of self-help is separate from and additional to the problem areas affecting self-help. Many of those interviewed supported self-help but found problem areas presenting it.

The total of those who found self-help costly and ineffective without mentioning positive aspects was 4. This represents 12% of the funding groups or 7% of the total of 57 interviews.

2.5.5.3 Economic issues

The second set of issues under the heading of program considerations could be classed as Economic issues.

Market/non market: Of the economic issues the most frequently mentioned was the difficulty caused by a mismatch between CMHC's market-oriented mechanisms and the non-market areas where they

are used. It should be noted that interest in this topic was not confined to funding groups as might be expected. The respective funder/user response was 18 (55%) to 14 (58%). The issue was expressed in a variety of ways mostly to do with remote areas or lack of education or understanding of financial matters.

Financial issues: Financial issues relating to RNH programs covered concern for smoother implementation. Reference to Figure 6d (i) shows an unusual assortment of items and levels of support. Those supported solely by funding groups were related to subsidies which are further discussed under the subject of the clientele. Accepting subsidies as a necessity, it was suggested that programs could be improved by lowering capital costs to users, by 11 (33%); or by using programs with single once-only subsidy, avoiding the uncontrollable and escalating ongoing costs related to various forms of payback, by 5 (15%). Another area mentioned primarily by funding groups was the value of cost-benefit analysis for the self-help process. This was noted by 10 (30%) of the funding groups and 3 (13%) of the users.

At the other end of the scale, user groups alone shared the view that block funding was desirable for client organization services. This was not seen as being without strings, and some ideas were put forward on appropriate controls. These are discussed later. Ten (46%) of the user organizations mentioned the issue.

Four other issues arose, sharing the interest of funding and user groups. Cash flow problems for user groups were seen as being an obstacle to self-help, as were the difficulties caused by the different fiscal years, budgeting requirements, and application and approval dates of such organizations as CMHC, DIAND, and CEIC. Loans for rural clients were also seen as a problem under section 40 and on-reserve. Under section 40 the difficulties relate to lack of understanding or appreciation of the system. On-reserve, the difficulties are centred on the perception that land is at risk, as security.

The shared levels of interest in these items can be seen from the Figure.

2.5.5.4 Implementation

Two items fall under the topic of implementation feedback.

Fee for service: On Fee for Service by native groups there were two basic views. The first was that essential services for self-help could be curtailed. Native groups spend long periods off hours contacting and discussing matters with their communities. There are several examples of these activities contributing to substantially reduced arrears in geographic areas where other administrative mechanisms could be prohibitively costly. Fee for Service was seen as threatening the community and individual self-help that occurs under sustaining grants. This type of opinion was echoed by 9 (38%) user groups, and no funding groups.

If Fee for Service is introduced, it should be done slowly, with adequate preparation and training of the client organizations. As a separate issue, this was noted by 13 (54%) of user groups, and 2 funding groups.

J-circulars: DIAND's J-circulars were mentioned by both funding and using groups. The view emerging was that they are a clear and simple method of putting forward program information. However, they tend to be unpopular because of the uncertainty regarding CMHC or DIAND responsibility for housing and the consequent perception of future difficulties.

2.5.6 Community involvement

Community involvement generated considerable discussion and feedback as the response columns of Figure 2.5.6 indicate. Scanning the columns shows that on virtually all issues there is strong interest, shared by funding and user groups. Many of these issues, as before, developed as attitudes spread throughout an interview rather than specific comment.

Community group contribution: Community groups were generally seen as providing or having the capacity to provide a useful contribution to mutual or individual self-help. The high

response matches that on the overall value of self-help in Figure 2.5.5.

Pride of ownership or community: Pride in individual or communal ownership was seen as being essential for successful self-help by a very large proportion of both funding (25 or 75%) and user groups (22 or 91%).

Rental acceptability: Pride in individual ownership does not preclude the additional acceptability of rental accomodation for those who have a communal interest such as Indian bands or cooperatives. Ownership was seen as a non-issue for lowest income people whose prime interest is "a roof over their heads". In those circumstances rental is an acceptable, though perhaps not wholly desirable, alternative. The views were shared by funding and user groups.

Limits to self-help: Several respondents suggested that self-help in housing was not a viable option for the lowest income groups, as their concerns were centred on more basic issues such as social problems and making ends meet. The 'working poor' were proposed by some as the lowest practical economic group who would use self-help. Funding groups noted limits to self-help 7 times, more than double the 3 user groups. Contrary to the foregoing view, a number noted that self-help makes sense for the lowest income group, as it generates employment and active participation in the community. The response was fairly low as in the previous item, but the interest levels were reversed, with 10 of the user group to 6 of the funding group. All of the users were native organizations who had classed poverty and lack of steady work as an obstacle. (Figure 2.5.4)

Attitudes: The view was expressed that negative feelings or associations with programs are a problem. Any record or or perception of failure gives a program a bad name. In some instances, it was noted that the association of any program with poverty causes potential users to avoid it. Success or

the appearance of success are essential for good self-help programs. Thirteen of funding and 10 of user groups noted the importance of the issue, roughly 40 % of each group.

Expectations: Expectations also affect response to programs. Subsidies, or rather, poorly designed or applied subsidies, can lead to excessively high expectations as to what government can or should provide. When realistic programs fail to satisfy unrealistic expectations, the result can be disillusionment, discouragement, apathy, or obstruction, none of which assist in the self-help process.

The interest in this topic was equally shared between funder and user groups, being 12 and 9 respectively or around 37% of each group. The equal recognition of the realities of the problem by user groups is worth note. By and large, the people who expressed views on this topic were different from those who discussed attitudes to programs.

Initiative/motivation: Personal initiative, motivation or entrepreneurial drive were noted by a large number of respondents as being essential to self-help whether at the individual or community level. Individual initiatives by one or more people in a community are generally the spark for community involvement in self-help. From successful examples discussed in different interviews, it became obvious that for any widespread effect, individuals worked with or through a supportive community, often by a leapfrogging process where success and good ideas stimulates further success. From examples, it could be seen that individual initiatives on their own did not provide a significant contribution to housing improvement in non-market areas, except in rural Newfoundland. In urban areas, with market forces providing returns to personal initiative, it can make a major contribution as some other CMHC programs show, though even there "not everyone is motivated", as one person noted.

Community support and involvement appear to be a particularly necessary ingredient for fostering the personal initiative

and motivation that leads to successful self-help in non-market areas.

Views of this nature could be seen in the responses of 20 (60%) of funding groups and 15 (63%) of user groups.

Incentives: By comparison with the high response to the question of initiatives, little was expressed on incentives. Comments suggested that incentives possessed little attraction in areas where markets would bring meagre returns for the effort expended.

Those who suggested that incentives might be of value included 7 (21%) of the funding groups and 4 (16%) of users, with one of these being from an urban native group. The low response by user groups is surprising, given that any sources of funding might be welcomed.

Housing as employment: Housing was widely viewed as an employment generator by those interviewed. This is hardly surprising, given the historical government use of housing construction as an economic stimulus in times of recession. The original mandate of CMHC also reflects this .

In several interviews, the type of comment received was that "housing is the only game in town". The potential of becoming involved in housing construction is an attractive possibility to those without jobs, particularly where there are no other economic activities. The interviews suggested the RNH program has a disproportionately large number of unemployed or under-employed in its clientele, for whom housing equates to jobs.

Views of this nature were expressed by remarkably similar numbers to those who discussed initiative and motivation. The topics appear to be linked, although only 50% of responses were common to both.

Twenty (60%) of the funding groups and 17 (70%) of users

noted the importance of housing as a job-creating mechanism.

Sweat equity: 'Sweat equity' was a topic that was frequently raised and two opposing views emerged. It should be seen as separate and distinct from the value of self-help as a whole which was overwhelmingly positive (Fig 2.5.5). Many who had similar views on the value of self-help had opposing views on the subject of sweat equity.

It was discussed as construction activity that could be assessed as providing a contribution towards equity. It occurs on an individual basis, through community effort, and through native construction companies. Different methods of assessing the contribution have been tried, few without problems. The incorporation of sweat equity into a formal construction process frequently causes delays and consequent increases in cost.

Despite these problems, 17 (51%) and 16 (66%) of funder and user groups respectively noted the positive value of sweat equity. Given the attendant administrative difficulties, this appeared a remarkably high level of support. The overall result, and the high response of user groups should be compared with the result of housing as employment.

The opposing view, that sweat equity is inefficient except for such marginal contributions as painting and landscaping was held by a smaller number, almost entirely confined to funding groups. Eleven of this group (33%) expressed this view to only 2 in the user group.

Urban native experience: The urban native experience in using community self-help for housing improvement was noted by a small, but significant group of people. The general view was that the urban native groups had achieved remarkable housing progress against large odds, using CMHC funding.

The response noted in the table does not appear significant,

until it is recognized that very few have had experience with urban native projects. The response in the table represents a very high proportion of those who are familiar with the programs.

Migration or transience: A somewhat unexpected topic emerging from the interviews was that of migration or transience. The surprise came less from the topic than the extent of its recognition by both funding and user groups. Migration was seen as transience by some. It was mentioned as both a problem and an advantage in the RNH program.

Any movement of people tends to become an administrative problem. The other side of the coin is that movement to temporary or permanent jobs is the only way many rural or native peoples generate any income. Return migration offers some financial benefit to rural areas and brings increased skill or experience. Migration is a significant factor for community self-help in both urban and rural areas, with positive and negative aspects.

The subject was broached by 8 (24%) of funding groups, and no less than 13 (54%) of user groups.

2.5.7 Remoteness and low income

Figure 2.5.7 shows a final group of further issues. These relate to questions of a clientele characterized by low incomes and remoteness from urban centres. These have a major impact on the RNH program and on client participation.

Subsidies: The question of subsidies was frequently mentioned. In a time of restraint, subsidies to chosen client groups raise concerns as whether they can be justified. There is administrative and client sensitivity on the subject - administrative over justification of the spending; client's over who is included, who excluded, and the size of the subsidy.

In general, it would be fair to stress the historical environment of the interviews, during a time of restraint. This

appeared to have raised consciousness over subsidies. The interviews reflect the concern. The general concensus was that subsidies were crucial to the RNH program and its clientele. This view was constrained by the important qualification that subsidies should be carefully controlled. Many viewed them as responsible for establishing myths, and higher expectations. The comments are discussed under Figure 2.5.6.

The topic noted in the table was taken to include the entire spectrum, from subsidies for housing units, to sustaining grants and project funds. Within this general framework opinions varied from interest in specifics to broad justification. One comment by a northern resident put the issue into global terms by noting the value of an established rural and remote population to the country, its industries and its urban population. According to this view, the subsidies for housing and infrastructure were well justified by the return, namely, national sovereignty over an enormous inhospitable, and resource-rich land. More prosaic views were the norm and focussed on allocation of funds, and accounting for them.

Both funding and user groups showed strong interest in the subject, 21 (64%) of the former, 19 (79%) of the latter group.

High administrative costs: A secondary theme to subsidies was the high cost of administering programs in rural and remote areas with sparse populations, and long travel times. The problem was noted primarily by funding agencies. Most of those who discussed the problem had also expressed concern over the general topic of subsidies and generally high costs attached to sparse populations. Three of the user groups also recognized the issue and had made a response on subsidies.

Arrears: A further issue on housing costs in remote areas and for low income groups concerned the difficulties of arrears or defaults on mortgage payments. The problem is a major one, where it occurs, and it is widespread. The problem is linked to areas where market forces do not operate. The cost of

constructing a housing unit often exceeds its value on completion. To this loss are added the losses of arrears. Arrears are even more expensive in remote areas as distance and time drive up administrative costs of collection. Should there be a default, and the house be repossessed, even greater costs are incurred through repairs essential for resale, and possible vandalism of an empty property in the interim. It was suggested in some instances that it is better to avoid the problems and expense of ongoing arrears, by giving outright once-only grants. Across the country, arrears levels in rural areas tend to be high, frequently over 20%, although there are some notable exceptions discussed below.

Concern over the question of arrears was expressed by 13 (39%) of funding groups and 11 (45%) of user groups. The high number of users is noticeable.

A second aspect to arrears concerns methods of keeping them at a low level. Only one way became evident from this series of interviews. Client groups have had considerable success, through communal self-help, in minimizing ongoing post-occupancy costs, whether in the form of arrears, repairs, or maintenance. They have the added advantage of helping residents feel more committed to their homes. From comments, it appears that community groups have played useful economic roles by maintaining contact with their communities and fostering sound household management and budgeting. Examples were noted of families making payments on trucks or snowmobiles, but not on their house, which was taken for granted. Community groups assist in modifying the attitudes of their own people.

Those who recognized the value of the communities in minimizing arrears included 5 funding groups and 10 user groups. Most of the latter were people who had recognized the problem of arrears.

Maintenance: Closely allied to arrears is the ongoing problem of housing maintenance and operation. For low-income families pressures for payment are felt from all directions. Unfortunately

poor education or understanding often leads to waste of precious financial resources in needless maintenance or operating costs, again to the detriment of payments on the house.

Here too, community groups can play a role through mutual self-help in improving the lot of the community. The issue was raised by 13 of each groups or 39% and 54 % respectively of the funding and user groups.

Short unit life: The importance of maintenance can be recognized by reference to the related question of the life expectancy of a housing unit. Short unit life, or inability to withstand the use received drew comment from 6 (18%) and 9 (38%) of funding and user groups respectively. Unit life expectancies of 15 years were mentioned. The lowest was 7 years.

Fire: Misuse of heating equipment results fairly frequently in disasterous fires that destroy the unit and often the family. A small number of respondents noted this as an additional problem in rural areas. It is yet another where better communication and understanding through community groups could improve conditions.

Long range perspectives: The above issues point to a real, if unquantified, value to community involvement in housing. This being the case, training becomes essential. Based on an assumption of such a need, a number of respondents noted that adequate lead-time should be allowed for any change in client group responsibilities in housing. Program changes should not be undertaken until the training of client groups is complete. Eighteen of both funding (54%) and user groups (75%) expressed views along these lines.

Needs identification: Better identification of the special needs of rural and native communities was seen by some as essential. In this, greater local involvement was stressed.

The topic links back to the matter of disincentives discussed under Fig 2.5.4. Twelve (36%) and 15 (63%) of the respective funding and user groups raised the subject.

Occupant selection: Difficulties are experienced within communities over selection precedures for housing. In some cases it is seen as unfair, or inequitable, or failing to take account of local conditions. The subject relates back to the question of subsidies and appropriate allocation of them.

Inspectors: Inspectors were frequently mentioned in interviews, in different ways. Four themes were evident on summarizing results.

a) Inspectors were viewed by some as having an essential role in any self-help process. Self-help construction, or construction managed by self-help in rural areas is, by definition, not done by professionals in the field. Inspectors play an important role in ensuring adequate construction.
b) Inspectors either already act, or should act as trainers rather than enforcers of by-laws in remote and rural areas. In Newfoundland and other Maritime provinces, this is already the case, and inspectors advise on how to do things correctly. The same is largely true in British Columbia.
c) In those instances where inspectors are not undertaking training roles in the RNH program, it was suggested that they be trained in such roles.
d) On-site experience is essential for an understanding of the difficulties of construction in rural areas.

Reference to the table shows that although response levels varied, interest was shared almost equally by funding and user groups.

Vapour barriers: As a final comment on low-income and remote construction, vapour barriers came in for considerable adverse comment. Difficulties included a lack of understanding of their purpose, poor installation, and destruction by occupants or animals. The purpose of the barriers should be clear to self-helpers.

When vapour barriers were discussed it was with the sense that they were inappropriate for existing rural conditions. Examples were mentioned of common problems where most food is boiled according to traditional lifestyles. The results of high condensation and rotting structures could be expected. One CMHC officer saw present problems as being only "the tip of the iceberg".

The comparatively low level of response matched with the strength of the feedback where the problem had been encountered suggests that this may well become increasingly apparent in the future.

2.5.8 Programs for self-help

Fig 2.5.8 was developed in response to the requirement in the Terms of Reference to identify the extent to which self-help contributes to meeting housing needs. It represents an overall assessment of feedback, summarizing aspects of CMHC RRH program activities that stimulate self-help, and the contributions they make. Other programs such as shell housing, employment stimulus, etc. are referred to in Fig 2.5.2. The table shows that interest in the various topics was fairly equally shared between funding and user groups.

The value of self-help has been noted for each topic as its economic and social effect. It was extracted by the interviewer from the spirit of the comments in each interview, and reference to the preceding tables. The comments in the column marked economic benefits relates only to direct economic spinoffs accruing to self-help initiatives. These are additional to the social advantages, such as improved housing conditions and satisfied clients, which have a more distant economic spinoff.

Client involvement: From the previous tables it was seen that there was keen interest in community involvement in counselling. It appears at the top of this list. The shared interest by funding and user groups in these activities reappears in this

table. The potential economic effects are substantial. Cases were mentioned of greatly reduced levels of arrears, and much improved maintenance, eventually offloading the need for new units.

The social impact of mutual self counselling through community groups is also important as it can generate pride of achievement and better living conditions. This form of self-help brings long term results. It is used fairly extensively.

Involvement in construction or its management is less widespread and less successful. The most appropriate uses appear to be in renovation or rehabilitation of existing units. These activities are small scale, easily understood, and easily directed by community self-help. Community involvement in new construction appears to be less appropriate. It is used on Indian reserves but not widely otherwise.

The economic benefits of involvement in construction are, lower costs to the occupant, and economic activity for the community. Social benefits included pride of accomplishment and better care of housing. Benefits can be achieved over short and long term.

Subsidies: Second on the list are different types of subsidy including DIAND subsidies and CMHC project funds and grants. These, too, were widely mentioned by funding and user groups. Where there are returns on subsidies, they appear over the long term, and in fields other than housing.

The potential economic benefits generally accrue to users and take the form of more affordable housing where there are few other alternatives. Economic benefits to funding agencies may appear in other areas such as reduced costs for maintenance of the housing stock, reduced cost of health, and other social services.

Social effects, according to the interview results, are split

according to the type of subsidy, how it is used and how it is perceived. Subsidies on the one hand can erode user autonomy and sense of achievement. On the other, they can initiate self-help processes that would otherwise not take place. In this latter case, they contain an element of stimulus to self-help.

Sustaining grants: Sustaining grants provide direct support for ongoing community self-help activities, such as counselling, management, communication and training. As in the case of other forms of subsidy, they bring results over the long term. Their economic spinoffs are, reductions in maintenance and operating costs. Their social effects are generally positive and lead to improved pride in the community, and better housing environments.

Training: Training was also recognized as an important activity for self-help. It, too, brings results over the long term. Spinoffs are generally similar to those of sustaining grants.

Printed information: Pamphlets or newsletters can be useful in informing communities of availability, use and success of programs. Written materials have educational content, but less impact than training programs. Their effects are long term and similar to those of training.

Appropriate standards: The question of appropriate standards was raised by funding and user groups on numerous occasions. Standards and forms of construction appropriate to rural and native housing are considered a valuable mechanism for supporting self-help. Wider acceptance of housing using local materials, suited to local lifestyles, such as log housing, has been suggested.

Any revision of standards would be a long term process, bringing long term results. Economically, it holds the possibility of reduced transportation costs for remote areas, reduced

first cost, and reduced maintenance costs.

Socially, standards better suited to lifestyle, increase user satisfaction with housing.

2.6 Suggestions

An assortment of specific suggestions for improving public participation in RNH was made in the interviews. They do not represent any majority view, and were often made as individual comments. Those that appeared to hold some promise are included below.

Human relations: One of the most important suggestions mentioned in different ways by several respondents, was to clarify the role of public participation in the RNH program.

Further to that is the suggestion that if public participation is important, it should be recognized and legitimized, or in other words "put up front". In this, the roles of community should be defined and supported.

It was widely suggested that rural communities have an indispensible role in achieving better rural housing.

Inspectors were widely recognized as an important link in the public participation process for improved housing in rural areas. It was often suggested that their role should be more that of a trainer, than of an enforcer. One specific suggestion was that, if their training role is accepted, appropriately selected and trained inspectors will be necessary. This means that the problem will have to be tackled at its very roots - the job description. Everything else should follow from that.

Another suggestion was that inspectors should be more often chosen from amongst the local rural or native community, as they understand the problems and ways of doing things in the community. They are often accustomed to irregular hours, outside a 9 to 5 day, that appear concomitant with rural housing.

They are less likely to suffer the 'burnout' that often afflicts even the most committed urban personnel in a rural or native setting.

On client selection, a standardized point rating system was suggested as being an objective approach.

Financial: Subsidies were recognized as a central issue in the RNH program, linked, positively and negatively, to the question of self-help.

It was suggested that one method of minimizing and controlling overall cost of subsidies is to recognize them as essential, pay them once only, cleanly and in full, without requiring the largely unforseeable and uncontrollable costs of arrears and defaults on repayments.

A further suggestion, going to the heart of the problem of mortgages, and equity and security in rural areas was to find innovative ways of financing that are not based on urban, market-oriented approaches. The reformulating of mortgages to reflect rural and native conditions, and more acceptable to clients was seen as essential. Clearly this suggestion is a contradictory approach to the foregoing example, but the two might be applied in parallel in appropriate regions of the country.

From the topic of Fee for Service emerged the suggestion that community services be clearly identified and separated into construction activities, and all other counselling, administrative and training activities.

Technical: There were a number of comments on the inadequacy of insulated timber-frame housing and in particular on vapour barriers. Suggestions were frequently made on the adoption of log housing, as it suits life style, and is an appropriate form of construction maximizing use of local labour and materials.

2.7 Written materials

In the course of this research, reference was made to many of the publications discussed in interviews. Their value as support materials for self-help was varied. Feedback and ideas stemming from this voluminous body of information has not been dicussed under these research findings, but is included as necessary in the following analysis, and in the bibliography.

2.8 Summary of results

Feedback from the research was extensive, and detailed. The following important themes emerged.

a) Self-help, having been discussed in the context of the RNH program, was inextricably linked to that program with its dual focus on housing delivery and client involvement. It became obvious that in discussing self-help, one was also discussing a major plank in RNH policy. From the response it was clear that there was concern over the duality of RNH targets, and over lack of clarity in priorities between the two. Many respondents gave the impression that they would welcome clear direction on the place of client involvement in the program.

b) Through the interviews, they helped establish their own sense of where that direction should lie. Amongst the widest held views was the view that self-help was a valuable, perhaps indispensible, component for housing that adequately meets the needs of RNH clients. Participatory activities were frequently discussed in the sense of having economic costs and benefits, the value of which could only be hinted at in this study.

c) The broad concept of 'self-help' was narrowed to a few specific areas of public participation relating to the RNH program. The most significant were: first, community counselling and housing management, and second, community or individual involvement in actual construction or construction management. The most promising area here was the rural RRAP program, and not new construction.

d) Several program initiatives were seen as being effective in providing necessary assistance to the self-help process. They included subsidies, training, and support of community efforts in housing. Outside the RNH program, the CEIC employment stimulus initiative, and the now discontinued Shell Housing program of the Maritime provinces were noted.

e) The special nature of the RNH clientele was noted in discussion of obstacles to self-help, and the problems of dealing with low-income groups in remote and non-market areas.

f) In these circumstances, the importance of sources of employment and of community self-respect should not be underestimated. In RNH, housing tends to be seen less as a roof over one's head, than as healthful, supportive living environment. This is the objective of the client groups.

3. ANALYSIS

3.1 Overview

The reporting of the research results in section 2 has already provided a breakdown of topics and level of response. The analysis in this section gives a comparative overview of the results and links them to the terms of reference in section 1.2. Sections 3.4 to 3.11 cover these in detail.

3.2 Broad perspectives

Comparison of interviews in different provinces across the country showed a remarkable evenness of response to the larger issues. Self-help was broadly supported at both individual and collective level in all provinces, although the types of self-help differed. The importance of involving native groups was also recognized.

A commonly expressed view was the need to reflect local constraints and for programs to have sufficient flexibility to incorporate local input. Across the provinces, there was a similarity in the basic approach to this issue. In Ontario, Manitoba, Saskatchewan, and Alberta, as well as New Brunswick and British Columbia to a lesser extent, issues were divided into those of the 'south' and those of the 'north'. These appeared to correspond roughly to the 'market' and 'non-market' zones of each province in urban and rural areas.

Local interests can then be expected to reflect market and non-market concerns, and the interviews showed this to be the case. Self-help was seen as appropriate in both cases, for example, with urban native organizations in the south as well as with native groups from remote areas in the north. In most provinces, native organizations covered activities in both north and south and would readily identify the appropriateness of solutions to local conditions. This type of reponse is essential to cost effective programs, and is possible through local organizations with intimate knowledge of their environments.

3.3 The Term 'self-help'

The interviews showed that there is no standard concept of self-help. Many of those interviewed had a distinct conceptualization of what self-help meant within their own environment. Others had less, but were prepared to explore the topic. From the results, it is apparent that self-help can take a variety of forms.

First there is the difference between individual and group self-help. Many viewed 'self-help' as implying individual homeowner initiative. However, interviews with native groups indicated that the forms of collective self-help undertaken by larger rural or native organizations, such as Indian bands or Metis Associations make a very substantial impact on the quality of housing available to their communities. Reflecting the distinction between individual family self-help and organized collective self-help, the activities undertaken in each group tend to be different, but they can be combined with group self-help used in support of individual self-help. Indian bands on reserve, again, provide an example.

Any definition of self-help in the context of the RNH program should be broadly based. Sweat equity or individual labour is not the only form of self-help, although this misconception is common. Within Canadian programs, self-management of housing at group or individual level constitutes a very large component in the self-help spectrum.

On the basis of the interview results, a working definition of 'self-help' in the RNH program might be as follows:

> 'Self-help' is any activity or activities undertaken by individual families, or organizations, contributing to improved conditions in their own housing.

Such a definition encompasses the question of client involvement or public participation and permits the incorporation of the many activities discussed in interviews and noted in the previous chapter and section 3.8.

3.4 Agency involvement

From the interviews, it is clear that self-help, although basically autonomous, can be stimulated in various ways by different organizations.

On the federal level these include CMHC, and DIAND, whose programs are available across the country. CMHC supports self-help by offering programs or funding that encourage individuals to undertake further initiatives. CMHC also provides training, counselling, and secondment to groups needing assistance. Figure 1.3 (a to c) show the range of possibilities.

DIAND supports self-help, first by its policy commitment to independent decision making by bands, second by grants for housing, third by ministerial guarantees for CMHC loans on-reserve, and fourth by training programs. CEIC programs and funding also support self-help activities.

Comparisons across the country show that commitment of provincial government housing authorities to self-help has wide variation. Regardless of the level of support, there was a recognition that self-help in the sense of the above definition, has some value in housing improvement. Provincial government involvement with self-help takes the form of several different program initiatives suited to the conditions in individual provinces.

A fourth group of organizations that assist others in self-help are independent resource groups providing information or other assistance. Groups are usually non-profit organizations. Those interviewed were St. Francis Xavier in Nova Scotia, Housing Alternatives in New Brunswick and, Frontiers Foundation in Ontario.

All four levels of agency can have active roles in support of self-help.

3.5 Significant programs and projects

This section combines responses to two items in the Terms of Reference, Section 1.2(b) programs and 1.2(i) projects.

The RNH program is a very broadly based program for supporting self-help, in that it is country wide and recognizes explicitly client participation. However, as already noted, the program has a dual focus, the primary goal being the delivery of adequate housing. Conventional construction efficiencies often preclude the incorporation of self-help elements.

Furthermore, the mechanisms for stimulating client participation are often appended to program instruments with larger goals. For example, in Section 40, the RNH's lead program, the primary focus is on efficient delivery. In competition with contractor's interests, self-help must generally take a back seat. In the rural RRAP program, small self-help components are more common.

RNH direct support of self-help includes the sustaining grants to native groups for collective self-help, and training activities. These activities are clearly identifiable but are not undertaken on a large scale by comparison with the overall program.

Despite its broad scope, and enshrining of the concept of client participation, the RNH does not achieve the significance as a self-help support program that it might.

In DIAND's programs, on and off-reserve, there is extensive encouragement of self-help at band and individual level, but these programs are limited to status Indians. Views differ on the effectiveness of DIAND support, between the users and the Department.

At provincial level, one program, the CHAP program in Alberta, stands out as being significant in that it identifies self-help as an important factor in housing and provides a comprehensive, coordinated program to train and assist self-helpers build their own houses. The program is both ambitious and effective.

Figures 2.4 (a and b) in the previous Chapter provide a general

overview of the programs and an indication of attitudes on their value for self-help.

Figure 2.5.8 tabulated program activities. The response from the interviews showed that many program support activities were recognized as significant, and covered the range of activities, including formal incorporation of participation, funding support in the form of subsidies or sustaining grants, training, and the development of standards that encourage self-help.

The area considered most important by funding and user groups was management training and counselling, followed by subsidies in support of self-help.

3.6 Roles

Self-help, by definition, involves action by people, individually or in groups, for their own betterment. At grass roots level, self-help is self-initiated. The lead role in self-help belongs with the participants, although the extent of their involvement may vary, from home care and maintenance at one extreme to building their own homes at the other.
Support roles are taken by federal, provincial, and resource organizations. Support activities can take the form of program development, or the provision of funding, counselling, or training, in which CMHC, DIAND, and some provinces are active. As one CMHC respondent noted, however, the most valuable support role is not so much in active promotion, but the removal of obstacles to self-help.

Figures 2.5.2 and 2.5.3 showed interview responses to roles of funding agencies and users. Figure 2.5.2 on user roles shows that involvement in construction activities or the management of construction, backed by appropriate training or counselling, was recognized as an important self-help role.

This finding is consistent with Figure 2.5.3 on the role of funding organizations, where training and support funding were recognized as appropriate roles for funding groups.

3.7 Contribution of self-help

The contribution of self-help in housing was noted in Figure 2.5.6. It was evident from the responses that self-help components should, in the view of those interviewed, be related to a wider set of issues than the production of shelter. In the RNH program, housing is consistantly seen as encompassing a broader environment than the mere fabric of housing units. The reasons were not directly determined in the interviews, but comments on the economic value of house construction to communities with little economic activity were common. Given that most rural and native housing is outside market areas, this is not surprising.

The range of comments on community involvement are summarized in the strong opinion, shared by funding organizations and users, that self-help by groups or as a collectivity of individuals makes a positive contribution to the improvement of housing. It was equally widely recognized that the intangible element of pride of ownership or pride in community contributes to the value of self-help.

The true value of the contribution of self-help cannot be determined from a survey of opinion such as this. The recognition that it is worthwhile was nevertheless clear. More rigorous methods of identifying the contribution of self-help are necessary.

3.8 The Nature of self-help activities

The interviews demonstrated that self-help covers a wide variety of activities as seen in Figure 2.5.2. Activities can be classified immediately into, first the activities of individual household, and second, the self-help activities of groups such as cooperatives, Indian bands, or provincial client groups.

Within each of these two groups there are pre-construction, construction, post-construction phases, whether for new construction, rehabilitation or repair. Within each of these, self-help involvement can vary significantly. For example, an individual family's self-help in construction can range from labour on most or all of the dwelling, to very little, say internal painting or some exterior planting.

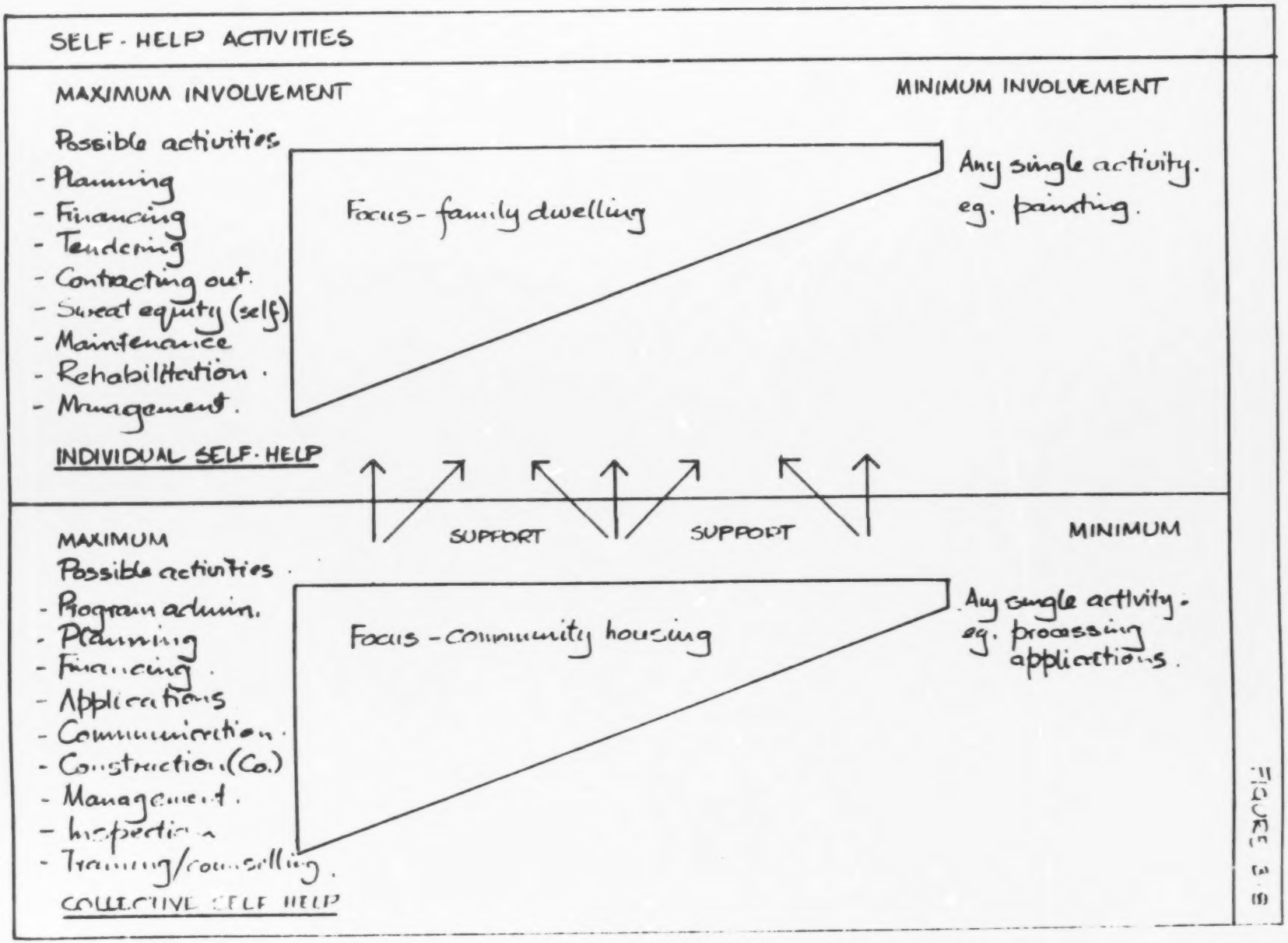
SELF-HELP ACTIVITIES
MAXIMUM INVOLVEMENT
MINIMUM INVOLVEMENT
Possible activities
- Planning
- Financing
- Tendering
- Contracting out
- Sweat equity (self)
- Maintenance
- Rehabilitation
- Management
Focus - family dwelling
Any single activity.
eg. painting.
INDIVIDUAL SELF-HELP
SUPPORT
SUPPORT
MAXIMUM
MINIMUM
Possible activities
- Program admin.
- Planning
- Financing
- Applications
- Communication
- Construction (Co.)
- Management
- Inspection
- Training/counselling
Focus - community housing
Any single activity -
eg. processing
applications.
COLLECTIVE SELF HELP

FIGURE 3.8

Figure 3.8 shows diagrammatically how self-help may be used in any one, or in a combination of, categories on a continuum from maximum to minimum involvement.

From the interview response, it appears that the RRAP, rural RRAP, and CHRP programs stimulate substantial individual response. The programs are suited to the abilities of individual families and do not overtax them in terms of financial, educational, or skills capacities. The section 40 program was frequently noted as having a minimal self-help component in practice.

Collective self-help is generally undertaken by groups under sustaining grants that make funding available for such efforts in one form or another. Management, counselling, and training activities, in support of housing improvement, are the primary group activity, although many Indian bands also have their own construction capacity. Maximum group involvement can cover the spectrum of such activities. Most groups, however, focus on particular selected activities relating to individual programs. With the possibility of fee for service, group activity is more likely to become compartmentalized and project oriented.

In some instances, programs combine the efforts of individuals and groups. The Alberta CHAP program appears to be in a class of its own in generating very extensive self-help in all phases of a project, while also providing a training and support network. The Shell program in the Maritimes was frequently mentioned as having worked well. It combined the skills and abilities of self-helpers and construction firms in an appropriate manner.

Self-help activities are possible over a very extensive array of issues. Mechanisms for encouraging them could contribute substantially to improvement of rural and native housing.

3.9 Demonstrated successes

The CHAP program, just mentioned, is one demonstrated success of intensive, organized self-help. Less formal, and distinctly individual self-help based on tradition, is the norm in much of Newfoundland.

Other forms of traditional self-help can be found on Indian reserves, for example, Six Nations in Ontario. They appear to have a sustainable band economy as a starting point. A common element in these examples is the combination of an economic base with community initiative.

Each of the urban native corporations contacted had established a firm presence in town and had become a focal point for the native community. They have managed to provide housing that is liked by native groups, in areas where there are few affordable alternatives.

In a rural environment, the Skigin-Elnoog Corporation in New Brunswick is successful in communicating with its native constituency, stimulating pride in the home and good maintenance, and resulting in the tangible economic return of low arrears.

In retrospect, it appears that there are four common elements in successful self-help programs . They are the following: Good group initiative; good group communication; good group mobilization; and a funding structure that supports these. In many tight-knit rural and native communities, good group initiative, communications, and mobilization, though not explicit, form a traditional base of self-help. A sustainable economy provides additional potential.

The common thread to successful self-help appears to the human element. However, the interviews suggest that conventional cost efficiency considerations tend to bypass the demonstrated effectiveness and potential of this element.

3.10 Common problems

A frequent comment, noted in Figure 2.5.6, is that negative perceptions of a program or a record of failure, effectively inhibits self-help. It is important that the impetus of success, even if small, should be maintained. Self-help being essentially self initiated, the removal of obstacles is a prime consideration for any contemplated change. Figure 2.5.4 lists the most common obstacles and problem areas. The comments following in 2.5.5 elaborate.

The obstacles to self-help most commonly recognized by funding as well as user groups were poverty, the lack of steady employment, and low educational levels. Lack of flexibility in programs to respond to rural and native conditions also was noted.

Funding agencies found remoteness and sparse population, and lack of management skills to be probelm areas, although the level of concern by user groups was notably less.

On the other side of the coin, user groups found complexity or bureaucracy, and insufficient local involvement or control to be obstacles. This concern was not matched to the same extent by funding organizations.

The feedback of Figure 2.5.5 on programs shows further obstacles and opportunities. In the first place self-help is overwhelmingly recognized as a valuable approach in the RNH program, yet the duality of the RNH objectives, and lack of effective support for client participation represent obstacles. Much of the difficulty, according to the comments received, can be traced to economic considerations, starting with a basic mismatch between market oriented mechanisms in non-market areas. Within that broadly recognized problem, there are differences of opinion on further difficulties or solutions. Loans in rural areas, cash flow, slow processing, and difficulties with block funding and block subsidies were areas of concern.

For example, it was noted that mortgage funding is unsuited to locations where people are unaccustomed to the concept of using land or housing as security for loans, where the cash value of the property is less than its intrinsic value, or where the occupants do not understand the necessity for regular payments to banks in distant communities. The complexity of gaining funding from several sources with different application and approval dates was also seen as inappropriate for less sophisticated remote communities. Arrival of funds too late for the short building season can also result.

Suggestions for resolving the inherent difficulties of loans and mortgages were put forward on a number of occasions, most notably by CMHC officers. They ranged from once-only grants, to the rewriting and simplification of the mortgage structure. The suitability of the building code for non-market areas was also queried.

One of the more logical approaches that emerged on resolving the RNH duality was that of a cost-benefit approach. It was not discussed by many repondents, but it was raised as the result of careful consideration of the particular difficulties of rural and native housing. Such an approach would provide better perspective on appropriate mechanisms for rural areas.

Overview of the results following the interviews shows that although there are different viewpoints by funding and user groups, there is also considerable agreement on major problem areas, suggesting that solutions acceptable to both groups can be found. An interesting example is that of accountability. Native groups have little objection to this, but recognize the need for management training. The breakdown of results into funding and user groups indicates areas of similar and divergent opinion. The results indicate a substantial level of agreement on problem areas affecting self-help.

3.11 Mechanisms

Few mechanisms for successful self-help were suggested in interviews. Comment, when offered, generally took the form of hypothesizing about difficulties in the RNH program, and exploration of alternatives. Individual mechanisms were generally discussed within a broader concern that the RNH program should provide clearer direction regarding self-help.

From the various creative suggestions, it appears that a successful self-help program for rural and native housing should incorporate the following elements:

- -First, recognition of the value of self-help in its various forms.
- -Second, clarification of the purposes of self-help.
- -Third, elimination of obstacles to self-help.
- -Fourth, determination of positive program initiatives in support of self-help.

Mechanisms for implementation would then include those listed below. It should be noted that a comprehensive approach was generally considered necessary, so that the mechanisms discussed form part of an integrated whole, even though some might generate improvements if used independently.

3.11.1 The Value of self-help

The duality of the RNH program was noted as a problem. But it cannot be resolved until the value of self-help within the program is established. For this, cost benefit anaysis becomes an essential first step. The costs of client participation are borne by the RNH program, but few quantifiable, or qualitative benefits have been identified. In times of economic restraint, reluctance to spend money on activities with minimal, or invisible returns is understandable. Two alternatives are possible, to cut back on such programs, or to start the process of quantifying the returns. The very strong support for the concept of self-help from funding and user groups across the country suggests that those involved sense important benefits, although they cannot quantify these. Ownership, and pride in community are widely recognized as desirable without explicitly stated advantages. It appears from the interviews, that the visible, direct, short-term, front-end costs related to client participation bring returns that are often invisible, indirect, and spread over the long term. The costs of client involvement in housing can be expected to bring results, not only in housing, but in other jurisdictions such as employment and social services. Cost-benefit analysis would assist in pinpointing long-term benefits and appropriate allocation of short-term costs for the support of self-help.

3.11.2 Clarification of the goals of self-help

Consequent to establishing the value of self-help within the RNH program, specific goals should be identified for the various forms of self-help that prove most effective.

From the interviews, it appears clear that the areas for housing delivery found most difficult from program considerations are the rural and remote areas. From the user standpoint, on the other hand, these environments are accepted as the norm and are

not seen as problems. The inclusion of self-help by those groups who are accustomed to these environments appears a logical first step in program delivery and was supported in principle by respondents in the majority of provinces across the country. It is particularly important for the RNH program which focusses on rural and remote areas.

Clear goals, identifying the purpose of self-help activities, do not generally exist except in a few specialized programs such as the CHAP program in Alberta. Such goals should clearly identify what is expected through the self-help process. Any goal setting mechanisms should be responsive to local considerations, and should include the groups involved.

3.11.3 Elimination of obstacles to self-help

This report outlines in Figures 2.5.4 and 2.5.5 a number of the obstacles to self-help. The first step in any mechanisms for eliminating obstacles is to identify the appropriate organization. In most cases, CMHC can act independently, or preferrably in conjunction with user groups. On-reserve, DIAND is jointly responsible; with section 40, the provinces.

Clarification of RNH priorities has already been discussed, as has the question of 'market' and 'non-market' programs, and the potential of self-help to bridge the gap.

Special initiatives to eliminate the obstacle of CMHC's financing arrangements in remote areas and on-reserve were suggested by respondents in several CMHC provincial offices. The inappropriateness and unpopularity of long-term loans on housing of low and often decreasing value was a concern to a number of officers who indicated that new initiatives would be welcome.

A second obstacle area that generated extensive comment in CMHC offices was the need for training. Housing cannot be delivered at arms length. Human intermediaries in the housing delivery process were seen as essential, and inspectors were frequently mentioned as potential on the job trainers. Many already undertake this role successfully in Newfoundland, New Brunswick, and

British Columbia. Formalizing this role by providing adequate job descriptions, selection procedures, training, man hours and funding was seen as a way of providing on the job training to self-helpers who do not need extensive formal training. Management training for self-help groups was also noted as an important activity.

As a complementary program, information and standards should be revised to meet the needs of clients for simple, easily understood information appropriate to their circumstances. Users need to understand clearly what programs offer, and what is expected. Failure of communications has led, for example, to the failure of occupants in Labrador to apply for insultaion grants that were available to them. They have also led to widespread misunderstandings of the value, purpose, and use of vapour barriers, leading to rapid condensation damage.

Many obstacles are institutional and are related to programs designed to assist the users. Methodical identification and elimination of these obstacles would go a long way in support of self-help.

3.11.4 Positive program initiatives

In the determination of any program initiatives in support of self-help, it is necessary to maintain sight of the fact that self-help is a basically autonomous process. The type of program activity that will stimulate self-help must be one that assists, rather than stifles that autonomy. Removal of obstacles helps, but further stimulating processes can also be effective. The CHOSP and CHRP programs have demonstrated that relatively small incentives in 'market' areas can stimulate extensive self-help, that in turn generates construction activity and employment.

The RRH program focusses primarily on non-market areas, and housing is subsidized in one way or another. The responses in this research suggest that subsidies might be more effectively used in promoting self-help, rather than turn-key delivery of housing. As with the examples of the CHOSP and CHRP program, self-help through sweat equity does not appear to offer substantial

benefits. Rather, it is important to determine complementary roles for self-help groups and builders so as to lower costs and increase client involvement, and satisfaction.

Training of client groups, counsellors or inspectors as complementary activities to those of contractors was regarded as an essential activity. Training should match the precise roles of groups in local areas. The CMHC and DIAND programs on management and home care appear to be well received and to meet perceived needs. Their validity and cost-effectiveness over the long-term could be usefully checked by cost-benefit studies, and quality upgraded where necessary.

Training for labour components in construction was not seen as a viable option.

3.12 The Self-help alternative

Taking into account the broad range of opinion across the country it can be seen that there are contradictory views on self-help. On the one hand, it is widely sensed to be a valuable process in housing delivery in rural and native communities. On the other hand, it is seen as time consuming and expensive. Actual expenditures of time and money by agencies, in support of self-help can be tabulated. However measurement of the results is missing, as is that of expenditures of time and money by occupants. The returns to self-help are usually long-term and less easily perceived than physical structures. But they are considerable.

Over the long-term, maintenance is essential. In non-market areas, poor upkeep results in house life-spans of around 10 years. If self-help involvement or enthusiastic participation were to result in doubling of these life-spans while improving living conditions, the economic benefits would include the effective halving of the cost of housing. For subsidized housing this is an important consideration and argues the support of self -help might be seen as an investment rather than a liability.

In the area of arrears, defaults, repossessions, and repairs to vandalized property, the same is true. The very low level of

arrears resulting from the involvement of counsellors from community organizations in rural and native areas, supports the view that their involvement can bring measurable economic benefits in other areas.

A number of respondents indicated that there are difficulties with self-help in poorly educated groups. On the other hand, some of the more successful community groups noted that it was precisely because their community workers lived the same lifestyle, that they could communicate well with residents. It is clear that support of community groups should be sufficiently flexible to reflect community lifestyle.

The overall assessment of these interviews suggests that the concept of market and non-market housing tends to be detrimental to the 25% of Canadians living in small communities covered by the RRH program. By definition, market housing can pay for itself, or represents an economic asset. Non-market housing, on the other hand, does not pay for itself, requires subsidies, and represents an economic liability. The pressures to drop liabilities is always strong, but more so in times of recession.

The economic polarization of housing into market and non-market sectors fails to recognize an important human factor in housing improvement, namely that people spend vast amounts of time and money, without incentive, for the straightforward satisfaction of improving their house or moulding it to satisfy their personal needs. This is the basis of self-help and it runs across income groups and market and non-market sectors. From the strong support of self-help in this research, there appears to be wide recognition of the validity of this profound but poorly-enunciated notion.

Its importance is this: that it offers an analysis of housing on a continuum of value and contribution, rather than a rigid dichotomy. This continuum appears to represent a more realistic reflection of housing across rich and poor urban areas, or rich and poor rural areas. The self-help alternative represents an

important factor in that its contribution can assist housing to pay for itself or defray costs, anywhere in the spectrum. Support of self-help then represents an investment rather than a subsidy.

4. CONCLUSIONS

This report covers a very wide range of opinion, and detail, from the user and funding organizations most directly concerned in the RNH program.

The most immediate impression from this feedback is that the RNH program is one of broad scope in response to the difficulties of ensuring adequate housing for a population spread over a vast territory. The program encompasses many unusual and innovative approaches, and is supported by funding and user personnel who are characterized by unusual commitment and concern that the program should work well in achieving better housing for rural and native populations.

In terms of self-help, the most marked and welcome feature of the program is the inclusion of participation as a primary goal alongside delivery of adequate housing. The goal, however, is not fully attained, and the interviews revealed numerous obstacles to its achievement. These can be traced back to a single central issue, namely that despite the enshrining of participation in the program there is little concrete information on the nature, reasons for, or value of participation in self-help. Consequently there is a lack of clarity at all levels on how to incorporate the participatory process. In the absence of informed firm resolve, there is a tendency to fall back on the relative security of conventional methods of housing delivery, despite their obvious costs in rural areas.

Parallel to the perceived dichotomy between conventional construction and participation is a similar differentiation between market and non-market housing sectors, the RNH program largely coinciding with the latter.

Analysis of the interviews suggests that these preconceptions do not match the widespread but ill-defined sense that personal initiatives by individuals or groups can contribute substantially

to better housing regardless of urban or rural context. The strong support of ownership is a tacit recognition of this underlying ethos, and a sense that personal involvement results in personal commitment and more satisfactory housing.

Within the general framework of the above, more specific conclusions are as follow:

1) Self-help is recognized in the RNH program but is inadequately defined. Lack of definition results in lack of clarity on the nature, value, and purpose or use of self-help within the RNH program.

2) Self-help can for the interim be defined as any activity or activities undertaken by individual families, or organizations, contributing to improved conditions in their own housing.

3) Self-help was widely supported by those interviewed, in funding and user organizations alike.

4) Self-help within the RNH program includes the activities of individual families and groups. Participation of the latter is particularly significant.

5) The costs of supporting self-help are clearly and immediately identifiable in terms of allocations of time and money. The returns on self-help are presently ill-defined. They tend to be long-term and often in other jurisdictions. Steps to clarify these returns are needed.

6) The costs and benefits of conventional housing solutions are measurable. Comparable levels of information on self-help are essential in order for rational trade-offs and priorities to be set regarding public participation in RNH programs. Preliminary comparative work has been done by CMHC personel on this topic.

7) Conventional rural and native housing tends to be costly and to involve subsidization. The experience of some of the sustained groups in RWH, suggests that overall costs might be reduced through more consistent support of their self-help efforts.

8) As an interim measure, continued support of native groups through sustaining grants, and training programs is necessary. Present training programs on management, inspections, and home care appear to meet presently perceived needs. Training for construction activities are not appropriate for individual families.

9) Involvement of rural and native groups in construction activities shows mixed results, some good, some not. Identification of the ingredients for success is necessary. Self-help through formal construction activities is of a different order, and should be separated from other forms of self-help.

10) Public participation in construction activities or construction management is not in general contradictory to contractors' interests. Interference with contractors' internal operations or unfair competition are areas of concern. Otherwise, self-help and contracting abilities are usually complementary.

11) Pride in housing appears to have positive results. For people to identify with their homes in rural areas, housing should match the needs of their lifestyles. The changing concerns in urban housing, for example, in energy efficiency, are not necessarily appropriate to the ongoing difficulties of providing adequate and affordable housing in rural and remote areas. Standards that reflect these and local constraints are necessary. Considerable work is already being done by CMHC in the area of appropriate standards.

12) Self-help activity could be enhanced by the removal of obstacles such as market/non-market considerations, program complexity, applications and financing arrangements. Clear communication matching the participant's perspectives could lead towards more efficient and acceptable use of programs.

The people of Canada's native and rural communities have over the centuries demonstrated a remarkable ability to house themselves in a harsh environment. This has been done by self-help and community initiative. This historical fact shows that people can, and have, contributed to the processes of housing themselves. The RNH program encourages the self-help approach in principle. This research shows that further action to strengthen people's ability to house themselves would meet broad support by native groups and government alike.

Number/
Numéro

2

SELF HELP COMPONENTS IN HOUSING DELIVERY

APPENDIX - INTERVIEW REPORTS

A research report prepared for the
Canada Mortgage and Housing Corporation
Rural and Native Housing Division

Charles D. Middleton
Toronto, October 1983.

Interviews on Self Help Components in Housing				
	No.	Organization	Place	Date
NFLD & LABRADOR	1	CMHC Provincial Office	St. Johns	22 Mar 83
	2	Newfoundland and Labrador Housing Corp.	St. Johns	22 Mar 83
	3	Vivian Associates	St. Johns	21 Mar 83
NOVA SCOTIA	4	CMHC Provincial Office	Halifax	24 Mar 83
	5	Nova Scotia Housing Corp.	Dartmouth	24 Mar 83
	6	St. Francis Xavier Field Office	Pictou	25 Mar 83
	7	Native Council of Nova Scotia	Truro	25 Mar 83
	8	DIAND Atlantic Region Office	Amherst	25 Mar 83
NEW BRUNSWICK	9	CMHC Atlantic Regional Office	Saint John	28 Mar 83
	10	Housing Alternatives	Saint John	28 Mar 83
	11	CMHC Provincial Office	Fredericton	29 Mar 83
	12	CMHC RNH Officers	Fredericton	29 Mar 83
	13	N.B. Assoc./Metis, Non-Status Indians	Fredericton	29 Mar 83
	14	Skigin Elnoog Housing Corp.	Fredericton	30 Mar 83
	15	New Brunswick Housing Corp.	Fredericton	30 Mar 83
ONTARIO	16	CMHC National Office	Ottawa	18 Feb 83
	17	DIAND RNH Liaison Office	Ottawa	11 Feb 83
	18	Inuit Non-Profit Housing Corp.	Ottawa	10 Mar 83
	19	Assembly of First Nations	Ottawa	1 Jun 83
	20	Native Council of Canada	Ottawa	2 Jun 83
	21	CMHC Ontario Regional Office	Toronto	7 Mar 83
	22	Ontario Housing Corp.	Toronto	1 Mar 83
	23	Frontiers Foundation	Toronto	2 Mar 83
	24	Wigwamen Housing Corp.	Toronto	10 Mar 83
	25	Ontario Indian Housing Council	Toronto	12 May 83
	26	DIAND Ontario Regional Office	Toronto	13 May 83
MANITOBA	27	CMHC Provincial Office	Winnipeg	2-4 May 83
	28	KINEW Housing Corp.	Winnipeg	2 May 83
	29	DIAND Regional Office	Winnipeg	2 May 83
	30	Manitoba Housing & Renewal Corp.	Winnipeg	3 May 83
	31	Manitoba Metis Federation	Winnipeg	4 May 83

Interviews on Self Help Components in Housing				
	No.	Organization	Place	Date
SASKATCHEWAN	32	CMHC Provincial Office	Regina	27 Apr 83
	33	Saskatchewan Housing Corp.	Regina	27 Apr 83
	34	Association of Metis & Non Status Indians of Saskatchewan	Regina	27 Apr 83
	35	Provincial Metis Society & Housing Assoc	Regina	28 Apr 83
	36	Dept. of Cooperatives (SHC)	Regina	28 Apr 83
	37	Department of Industry and Commerce	Regina	28 Apr 83
	38	DIAND Saskatchewan Regional Office	Regina	29 Apr 83
ALBERTA	39	CMHC Provincial Office	Edmonton	21 Apr 83
	40	DIAND Alberta Regional Office	Edmonton	19 Apr 83
	41	Alberta Housing Corp. (AHC)	Edmonton	19 Apr 83
	42	Coop Housing Action Program	Edmonton	20 Apr 83
	43	Metis Assoc. of Alberta	Edmonton	20 Apr 83
BRITISH COLUMBIA	44	CMHC B.C. Regional Office	Vancouver	12-14 Apr 83
	45	B.C. Remote Housing Corp.	Vancouver	11 Apr 83
	46	B.C. Native Housing Corp.	Vancouver	11 Apr 83
	47	DIAND B.C. Regional Office	Vancouver	12 Apr 83
	48	Vancouver Indian Friendship Centre	Vancouver	13 Apr 83
YUKON	49	CMHC Yukon Office	Whitehorse	15 Apr 83
	50	DENA - KU Construction Co.	Whitehorse	15 Apr 83
	51	Yukon Housing Corp.	Whitehorse	15 Apr 83
	52	Council for Yukon Indians	Whitehorse	15 Apr 83
	53	DIAND Yukon Regional Office	Whitehorse	18 Apr 83
NORTHWEST TERRITORIES	54	CMHC NWT Office	Yellowknife	22-25 Apr 83
	55	DENE NATION	Yellowknife	25 Apr 83
	56	NWT Housing Corp.	Yellowknife	25 Apr 83
	57	Metis Association of NWT	Yellowknife	25 Apr 83

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 1 DATE 22 Mr 83

1. ORGANIZATION

CMHC, Newfoundland & Labrador Provincial Office.

2. ACTIVITY AREA

As a provincial branch of CMHC, the office undertakes activities covering the range of CMHC programs, within the boundaries of the province. RNH program activities include Section 40, Rural RRAP & ERP. CMHC works with the province on Section 40 and the province is the active partner. In the case of the Newfoundland office, activities relating to self-help are limited as the majority of self-help takes place independently of CMHC programs.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Support of self-help via CMHC programs takes various forms including the administration of particular programs, such as Rural RRAP & ERP.
-Self-help is frequently financed by personal loans from banks. The office supports this method.
-Experienced inspectors adopt an educational role that ensures the meeting of standards, while assisting the self-help process.
-Outside the RNH program, CHOSP stimulates broader self-help in Newfoundland.
-Bank loans insured by CMHC assist self-help.

b) Self-help is a major contributor to meeting housing need. Much house construction and improvement is undertaken on self-help basis outside CMHC programs. Personal loans from banks are extensively used on the basis of reputation and handshake, rather than more formal processing.

c) Problem areas for new construction are low equity and financing. Land is available to individuals at relatively low cost but this limits equity. There is a need for interim financing. Liens also are a problem, in obstructing the availability of credit.

d) The Shell housing program in the Maritimes was noted as a successful self-help program. The program resolved the problem of equity, by keeping first cost low. The AHOP program was noted as an obstacle to self-help.

e) In Newfoundland, self-help is strongly rooted in rural areas in construction and operation of housing. Greater flexibility in financing packages would assist the process.

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4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In outports and rural areas, costs are kept within reach of self-helpers by low cost of land and labour. Many individuals avoid the high cost urban areas, settling for low cost rural self-reliance, using their own skills and avoiding contractors profits.

b) Newfoundland's rural population has developed an ability to construct and maintain its own housing with little outside assistance. Community sharing of skills helps.

c) A strong sense of self-reliance and community acceptance stimulates individual interest in housing. It is common to find available money ploughed back into housing rather than less durable consumer goods.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities generally take the form of individual family initiatives, whether in arranging financing, contracting out or undertaking construction, or carrying out repair or maintenance.
-Supportive community attitudes assist the extensive use of self-help. Most construction is initiated by the owner with a contractor, but sweat equity is also used to a limited extent.

5. SELF HELP ACTIVITY (Cont'd)

b) Self-help makes a successful contribution to housing in Newfoundland, particularly in terms of quantity, rather than quality. In smaller communities, 70% of housing is achieved without financing and using $5,000-$10,000 in personal loans to complete the work, avoiding mortgaging.

c) The advantages of the self-help process in Newfoundland stem from pride of ownership and individual accountability. Consequent care for housing by owners results in individual initiatives to keep costs down, and housing affordable. Loans are lower than average.

d) Limiting the self-help process, is the generally low level of economic activity in the province, leading to a high level of arrears despite initiative.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Generally poor economic conditions are a constraint. These are offset by people's interest in shelter. Most communities are firmly established and housing is security rather than an item to be sold despite low employment opportunities. The tradition is to migrate temporarily to jobs and return to the home town.

b) New standards for energy efficiency, though necessary, are causing difficulty. Insulation requiring correctly installed vapour barriers and air tightness require understanding. Poor use is leading to condensation problems and deterioration. The present level of the problem is seen as the "tip of the iceberg".

c) Greater flexibility on the part of government institutions in developing appropriate financing and construction standards would improve self-help capacity.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remoteness and lifestyle frequently are associated with failure to understand the technicalities of insulated construction.

b) Media information on the problems of condensation and written materials showing effects would be useful to self-helpers.

c) Experienced inspectors who know the people and construction problems of the province provide a valuable training element. Many have built their own houses and "know the ropes" personally.

d) Appropriate training and experience of community workers or inspectors provides a valuable route to improving the quality and availability of housing produced by self-helpers, whether on their own or with local contractors.

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8. FURTHER COMMENT

Self-help is firmly entrenched in Newfoundland. One of the more important aspects of self-help activities is the availability of land at relatively low cost, providing equity that enables further self reliant development. Housing is built where people choose to settle regardless of economic base. Anticipated equity is used for loans for completion of unfinished housing and as owners do not readily sell, housing even in remote areas is not seen as a depleting resource.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 2 DATE 22 Mar 83

1. ORGANIZATION — Newfoundland and Labrador Housing Corporation

2. ACTIVITY AREA — The Corporation is the provincial housing authority for Newfoundland and Labrador. As such, it administers provincial housing programs, some with CMHC support, some without. In addition to provincial programs, the primary CMHC instrument is Section 40 and the corporation is the active partner. The Corporation maintains contact at an administrative level and also has direct contact with individual self-helpers.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) NLHC supports the selfhelp process by assisting people to define their needs, in the preparation of plans for house construction, by advice to owners on plans, sites and contractors, and with inspectors. Plans are geared to local requirements. Equity requirement is only 5% increasing the potential for home ownership.
b) The selfhelp component under NLHC programs is not strong. Greater emphasis is placed on rental accomodation for low income groups.
c) Major problem areas for ownership and self-help are families with decreasing incomes. The problem lies with people who can't make payments.
d) Energy, Mines and resources provides a popular energy efficiency upgrading scheme for existing dwellings that stimulates self-help through financial incentives.
e) The AHCP program by comparison, was noted as a deterrent to self-help.
f) Better communication with CMHC was seen as an area for improvement.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help is generally undertaken by home owners. Housing occupants in Newfoundland are characterized by a realistic approach to what is possible, and rental accomodation for lower income groups is an acceptable alternative. Rental housing, however, incorporates little self-help.
b) Owners in rural areas manage self-help well, and are self starters with initiative. They are considerably impeded by low income.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help in new construction under NLHC or Federal/Provincial auspices is usually centred on normal client-contractor relationships, at small scale, and with advice from NLHC.
-A self-initiated activity affecting housing is the move of people to smaller communities to avoid the effects of recession.
b) Self-help assists in meeting need, but is frequently on individual initiatives, independent of program activities.
-RRAP was noted as being a popular CMHC program. Though not administered by NLHC, it has a substantial self-help component relating to construction.

5. SELF HELP ACTIVITY (Cont'd)

c) No significant advantages to self-help were noted, although it contributes to housing. Self-help was seen as a fairly natural process in Newfoundland. Ownership was seen as essential to the process.

d) Problems for self-help are related to low income. Owners must have equity and this is limited by low income, curbing the price of ownership necessary for self-help.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The financial constraints of low income cause difficulties but also generate initiative.

b) The house plans developed by NLHC are designed specifically for use in Newfoundland and are well accepted.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) NLHC focusses its effort on increasing clients' awareness of programs.

b) Drawings, pamphlets, and materials produced by NLHC are designed for ease of reading and use with the local populace.

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8. FURTHER COMMENT

In NLHC's experience, its clients are realistic in facing the difficulties of low or decreasing incomes. Many are faced with dealing with the immediate situation, rather than long term planning. It is common to find people sharing accomodation and doubling up to reduce costs. The comparative advantages of market rental versus subsidized ownership need careful consideration. It was noted that attitudes also play a part. For example, some early Shell housing was unpopular because of an attitude of "why pay for only part of a house". Self-help makes a substantial contribution to meeting need in Newfoundland but is only part of the answer.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 3 DATE 21 Mar 83

1. ORGANIZATION — Vivian Associates

2. ACTIVITY AREA — This private consultancy is not active in undertaking or supporting self-help activities, but the principal's experience as former director of CMHC was extensive.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

d) Two discontinued programs were noted as having significant self-help components - post World War II Veterans Housing Program, and the Shell Housing Program in the Maritimes. Both reduced the first cost of housing and utilized sweat equity.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the case of the Veteran's Housing Program, the occupants were war veterans with varying skills. Under the Shell Housing Program recipients were lower income families. In Newfoundland generally, individual owners have a strong belief in self-help.
b) The programs were designed for people with skills. The limitations of self-helpers were primarily financial.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Under the Shell Housing Program, owners were provided with a contractor-built core with a minimum of partitioning. Self-help was used for internal partitioning and finishes over time. Plumbing and electrical were done by contractors.
b) Both programs using self-help were popular and were highly successful in providing house ownership at minimum cost. Pride of ownership stimulated self-help activity to upgrade the core.
c) The advantages were pride of ownership that stimulated upgrading. The programs matched the expertise of contractors to essential activities, and the skills of self-helpers to less critical issues. The programs reduced the debt load.

5. SELF HELP ACTIVITY (Cont'd)

d) Problem areas included attitudinal difficulties. In occassional cases where shells were not upgraded, the program was seen as a low cost or second rate program. This affected good as well as poor examples.

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The Shell and Veteran's programs were easy to implement, as contractors had the advantage of scale in subdivisions, and owners could complete work in their own time. They were used throughout the Maritimes.
b) Standards were written so as to permit acceptance of unfinished dwelling units.
c) Although the programs have been discontinued, they had the advantage of providing housing at low cost with advantageous use of the expertise of contractors and owners. This type of self-help is clearly valuable.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

b) A useful method of communicating to self-helpers is by short TV programs, either on community TV or on national networks. Adult education on simple construction and maintenance is particularly valuable.

8. FURTHER COMMENT

Self-help in housing raises difficult issues that are particularly relevent in Newfoundland. On the one hand, self-help permits decentralization to smaller communities; on the other hand, this increases the cost of program administration. Self-help works as a result of home ownership. In the case of low income families this raises the problem of subsidies.

INTERVIEW REPORT - SELF HELP IN HOUSING	/1	NO. 4	DATE 24 Mar 83

1. ORGANIZATION — CMHC Provincial Office, Halifax, Nova Scotia.

2. ACTIVITY AREA — This provincial branch of CMHC focusses on CMHC programs within Nova Scotia. Instruments include the full range provided by RNH, including Section 40, rural RRAP and ERP. In the case of Section 40, the CMHC provincial office is the active partner, but RRAP and ERP works through native and non-native groups.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Activities supporting individual self-help under RNH include support of client involvement and sweat equity under Section 40 and incorporation of self-help through rural RRAP. Community self-help is supported through sustaining grants to the Native Council of Nova Scotia (NCNS), and cadre and client training. In Nova Scotia, CMHC has 20 delivery agency agreements. Some self-help occurs through these.

b) Level of success of self-help varies. With individual families of low income self-help is not successful. Better success is achieved through community self-help through client organizations such as NCNS.

c) The major problems regarding self-help are difficulties with low income levels, and sweat equity.

d) Other programs noted as successful were the Shell housing program, which kept mortgages down and where arrears levels were low.
-CHOSP was noted as a good stimulus for self-help.
-AHCP was seen as a major disincentive for self-help
-The province is using a lease purchase system which limits self-help.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self helpers are characteristically owners, but self-help should be limited to families of over the $15,000 income level. Below that level financial considerations other than housing are more pressing and low educational levels tend to parallel income.

b) Abilities for self-help are limited with low educational levels. These tend to coincide with lower socio-economic brackets.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help is limited, but tends to take the form of self-management of housing rather than construction. Sweat equity is difficult to incorporate in most construction contracts although this can be accomplished through delivery agents. More self-help occurs through RRAP and house maintenance.

b) Self-help has not been highly successful in the meeting of need. Generally it is limited to the smaller segment of higher income people who have less need. The area now being examined is the 'working poor'.

c) The advantages to self-help are pride of ownership and accountability. These in turn lead to lower maintenance, easing the overall burden of payments.

5. SELF HELP ACTIVITY (Cont'd)

d) The major limit to self-help is that those who might best benefit are also those of low income with low educational levels.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Acceptance and applicability of self-help varies with geographical areas. Rural housing is less conventional than urban and appropriate uses of self-help are needed.
b) In the rural RRAP program, self-help or self-management works well as inspection and supervision of work is geared to it.
c) Careful selection of participants is one of the most important factors in achieving success.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) For self-help in Nova Scotia's rural communities, it is important to have local level contacts through delivery agents or inspectors.
b) Inspectors can be seen as resource persons where they are adequately experienced and trained.
c) Client training is supported through the Native Council of Nova Scotia.
d) Finding the staff years for the recruitment and training of experienced inspectors is difficult, but essential.

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8. FURTHER COMMENT

Self-help was seen as having positive benefits but as being difficult to implement satisfactorily. The primary problem areas relate to money and education. It was noted that those most in need of the advantages of self-help were those in lower income groups with least education. Their capacity to learn is also limited. As a consequence, the attention is now being directed towards the "working poor".

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 5 DATE 24 Mar 83

1. ORGANIZATION — Nova Scotia Housing Corporation

2. ACTIVITY AREA — The Corporation is the authority responsible for provincial and federal housing programs throughout Nova Scotia. Under federal/provincial programs CMHC is the active partner. Instruments include Section 40 and 56.1. The corporation has an administrative role relating to other government bodies, and as active partner has direct contact with individual clients.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Self-help is seen as important in housing and links it to self-management of housing. The Corporation takes an active role in making available housing at affordable cost, through construction and acquisition of units using provincial capital funds. By keeping down capital cost, lease purchase and small bank loans, active support by owners is encouraged. Where home ownership is impossible, rent geared to income is used. In support of self-management, the Corporation works to increase affordablity, and ownership, and has training programs in support.
b) Although not focussed directly on self-help in construction, self-management supported by Corporation activities provides quality, and security to occupants.
c) Self-help in construction was not found effective and the Corporation has moved away for self-help in construction towards 100% tendering for better control. It is also purchasing existing houses in the Halifax Metropolitan area as this tends to be around 10% less than new construction.
d) The Shell program was successful in keeping down initial capital cost, and making ownership possible.
e) Self-management of housing can be improved by increasing affordability of units. This can best be achieved through the Corporation's control of the process, leaving manageable issues to self-help.

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4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help was equated with self-management and was applicable to individuals and groups in lower socio-economic brackets. It is useful for both owners and tenants. There is a strong drive towards home ownership.
b) The abilities of participants in construction is limited to minor upgrading and repair. Sweat equity is not highly successful.
c) Cooperatives were noted as being a useful solution for rural areas.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The type of activity currently undertaken by self-helpers in relation to NSHC programs is primarily self-menagement. Cooperatives are more extensively involved in self-help and undertake the tendering and management of construction at small scale.
b) The present split activities between the Corporation and self-help clients was seen as effective in meeting need. Cooperatives are particularly successful, as is the RRAP program.
c) The advantages of self-help through ownership or coops are that costs can be kept down and that the participants are satisfied with the results, so that maintenance is not a problem and payment are kept up.

5. SELF HELP ACTIVITY
(Cont'd)

d) Self-help is limited. New construction is better handled by the corporation and private firms, except by cooperatives. The support necessary is in the form of getting initial construction completed at reasonable cost.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Rural areas are problematical because of low population density. Coops were noted as being a possible solution. Where people have been involved in the building process there have been no defaults on payments.
b) To keep control of costs, the province is moving toward 100% tendering of construction.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

c) The Corporation does not undertake training activities, but notes that St. Francis Xavier Extension Department is successful in this field with cooperatives in small communities.

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8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 6 DATE 25 Mar 83

1. ORGANIZATION — St. Francis Xavier Extension Department, Field Office. (St.F.X.)

2. ACTIVITY AREA — This non-governmental organization focusses its attention on assisting self-help in Nova Scotia and elsewhere through adult education in a range of activities that include housing. It operates at small scale and in direct contact with the groups it serves. The Pictou field office operates under a CMHC sustaining grant and concentrates solely on housing.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The activities undertaken by the Department under the CMHC program include primarily counselling, instruction, and training. The program concentrates on 3 areas: -Home ownership
-Finance
-Maintenance
These are combined in cooperative programs. The Pictou office also provides information and counselling about CMHC and provincial programs.
b) The Department is convinced of the necessity of meeting need through self-help and involving people in processes of housing. Cooperatives are a successful method of involving people in housing.
c) Under the RNH program, self-help is frequently limited to minimal involvement, to the tail end of a contract, although this does not happen with the St.F.X. projects.
d) The Maritimes Shell Housing program was noted as an effective way of bringing down the first cost of housing, and involving occupants in self-help.

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4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In St.F.X.'s experience, self-help is possible in rural areas and small communities, particularly where group or cooperative effort is possible.
b) Self-help is not considered effective in new construction, and the Department found the extra time involved could not be justified. The contracting out of construction is possible.
c) Family counselling is seen as having further potential.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Under the Neighbourhood Improvement Program in small communities, volunteer committees organized self-help effort using St.F.X. as a resource. Interested townspeople formed the core. From this experience, continuing cooperative housing groups undertake planning and management of the construction process with Extension Department help, a substantially greater involvement than normal in the RNH program.
b) Local initiatives of cooperative groups, with client involvement supported by St.F.X. are successful in meeting need and in satisfying clients.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help stem from the satisfaction of having contributed to ones own housing. This happens where people identify with the outcome, but not necessarily through ownership. Self-help in housing maintenance and operation can offload financial burden. Group self-help can extend to financial contributions.

d) The potential for self-help is limited in cases where families are at minimum income levels, but these are exceptions, not the rule. Self-help is also limited by individual willingness to join groups or programs.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Constraints to implementation are primarily financial and technical. Wider financial concerns preclude self-help by low income groups. The understanding of technical matters is a problem for many.

b) Organizing self-help construction is excessively time consuming.

c) Standards and codes affect the construction process. They should address community abilities and expectations as well as technical factors.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Successful self-help can best be assisted by maintaining an organization's presence in the local area.

b) In addition to resource persons, written materials are extremely important, on ownership, maintenance and the construction materials available.

c) The Department's training activities go hand in hand with resource person assistance. It is full time.

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8. FURTHER COMMENT

The value of self-help involvement in housing was stressed. For this, participants must be able to identify with the project not necessarily through ownership or equity. Coops also work well. Self-help is not practical on the job in new construction nor with low income groups. Resource persons, counselling, training materials and activities, are important. With a more formal "fee for service" approach, it is expected that instructor' manual will be necessary.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 7	DATE 25 Mar 83

1. ORGANIZATION — Native Council of Nova Scotia.

2. ACTIVITY AREA — This native organization focusses on community involvement in housing within Nova Scotia. Its interests are limited to Metis and Non-Status concerns. The CMHC instruments used are Section 40, RRAP, ERP and training. NCNS works through locals in direct contact with native peoples. NCNS currently operates with a sustaining grant from CMHC.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) NCNS assists in the definition of need, planning, management, provision of resource persons, and training under the appropriate CMHC instruments. Mikmakik Development Coop is a construction and development wing of NCNS, providing active native involvement in construction in Halifax County. All funding for NCNS activiti comes through the RNH program.
b) The community self-assistance represented by NCNS is successful in achieving local participation, at community and individual level. Results are better in maintenance and RRAP than Section .
c) Problems relate to limitations within the community. Personal budgeting and management of housing are common problem areas.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The self-helpers with whom this organization works are native peoples. Much of the self-help effort is group effort organized by NCNS or Mikmakik Development Corp.
b) Lack of literacy or understanding of bureaucratic procedures limits individuals in achieving better housing.
c) NCNS's record of community information holds further potential.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) For NCNS as a community self-help organization, these activities are already described under program activities in section 3. Most native involvement takes place through group activities and locals of NCNS. Individual self-help is less significant, except in terms of maintenance of housing and improved personal budgeting. Sweat equity is limited to provision of prepared land.
b) Training programs in post occupancy home care and maintenance are seen as particularly effective in meeting the specific needs of the community, and in improving the community's housing conditions.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages to the NCNS type of community self-help is involvement of families in pride in their housing, leading to better maintenance.

d) At an individual level, lack of education and low literacy and understanding are major limits to improvement. As NCNS is itself a native organization, it is in a position to address these difficulties.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Poor housing conditions and short unit life are barriers. Condensation, even in new houses, is a major problem. Local lifestyles relying on wood heat offset costs of heating but increase safety and maintenance concerns.

b) Standards and codes are not rigidly enforced. Excessive rigidity leads to default on mortgage payments, and abandonment of the home.

c) NCNS works towards a general change in atmosphere through promoting understanding of technical and procedural matters.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) NCNS's structure of locals matches lifestyles in more remote areas and provides a network for two way flow of information.

b) Manual's such as CMHC's Home Care manual are useful but need the backup of resource persons. Training materials should be understood by native groups. The monthly Native Council newletter is valuable.

c) Training activities are undertaken by NCNS on an ongoing basis and more home care workshops are being scheduled.

d) Community involvement is essential to the communication process.

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8. FURTHER COMMENT

It was stressed that housing is a major issue to the native community and is linked to employment. Self-help is important. The community's major self-help contributions to housing improvement are in the field of training and communication leading to better maintenance and lowered costs. Lifestyle is an important factor that needs understanding, as condensation in homes is becoming a major problem in maintaining the housing stock.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 8 DATE 25 Mar 83

1. ORGANIZATION

Department of Indian Affairs and Northern Development (DIAND), Atlantic Region.

2. ACTIVITY AREA

DIAND's Atlantic Region housing activities are focussed primarily upon on-reserve housing programs within the Maritimes, and covering 29 bands. Off-reserve housing for status Indians is also covered but 90% is on-reserve. Instruments used are CMHC's on-reserve programs under sections 59 and 6. for new construction. DIAND works directly with Indian band user groups.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) DIAND as an organization is committed to band self-help, typically operating in support of band self-help at all levels - for new construction needs definition, financing, management, construction, and training. Band councils are autonomous in decision making. DIAND provides support through Provincial District offices who manage budgets locally. The CHRP program is available on-reserve and off. J-circulars are being introduced to improve understanding of procedures.

b) Judging by arrears levels of only 3%, the programs are working off-reserve. Fore closure is rare and happens only as a last resort.

c) As else where, a major problem area with the CMHC/DIAND program is that CMHC loans are seen by bands as putting land at risk.

d) Bands also access other programs, particularly the Canadian Community Development Program under CEIC. Welfare savings are also used.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-helpers on-reserve are bands with band councils as collective self-help organizations. Off reserve, self-help is undertaken at individual level.

b) Self-help is seen as being limited by lack of understanding of programs.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) On reserve, all projects are subsidized. Band councils are responsible for defining need with Provincial District offices who identify funds available. Band councils submit priority lists for projects and determine how to access funds, whether from DIAND, CCDP or welfare. Bands tender and manage construction. In some cases, bands provide labour such as carpentry. With economic recession a number of families are moving back to reserves

5. SELF HELP ACTIVITY (Cont'd)

b) On reserve projects vary in self-help initiatives and success. Where bands are committed, there are good projects. Off reserve programs using forgiveable loans have been fairly successful.

c) Off reserve programs appear to encourage initiatives, with individual families initiating requests for loans from DIAND. There appears to be commitment as off-reserve housing is well maintained.

d) In some instances, band self-help is limited by attitudinal problems, lack of initiative, and lack of interest in using programs. CMHC loans under Ministerial guarantee are not well received.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) On reserve, constraints to implementation are primarily financial.

b) Standards on and off reserve are now based on the national building code. Ispection is becoming a more important element in the process.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) There are gaps in communication particularly over the CMHC loan program under Ministerial guarantee.

b) DIAND has produced the J-circulars and maintenance manuals to assist.

c) DIAND has introduced maintenance and building inspector's courses for band members.

d) Courses unfortunately do not change attitudes or initiatives. These problem areas have yet to be resolved.

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8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 9	DATE 28 Mar 83

1. ORGANIZATION — CMHC Atlantic Regional Office.

2. ACTIVITY AREA — The CMHC Regional Office handles the administration of all activities in the Maritimes, using all instruments in the RNH program as well as other programs.

3. PROGRAM ACTIVITIES
   a) Support of self help
   b) Level of success
   c) Problem areas
   d) Other programs
   e) Lessons, improvements

   a) The office does not directly support self-help but supports provincial organizations in their activities. The office activities permit an overview of self-help in the Maritimes under RNH, including Section 40, RRAP, and ERP.
   b) The RNH program has had mixed success in self-help although it has contributed to the meeting of need for housing.
   c) Problem areas relate to specific projects.
   d) The CHRP and CHOSP programs are well received, particularly CHRP. Both stimulated self-help in the form of financial contribution and self management of the construction process. CMHC provides assistance and advice.

4. SELF HELPERS
   a) Characteristics
   b) Abilities
   c) Other issues

   a) Pride of ownership was noted as an important factor for self-help in general, but this depends on particular projects noted below. As a general rule, in Nova Scotia self-help is seen as appropriate for mid socio-economic levels.
   b) Abilities and limitations also tend to be project-specific. Self-help is of limited value in the lowest income brackets.

5. SELF HELP ACTIVITY
   a) Types of activity
   b) Levels of success
   c) Advantages
   d) Limits

   a) The activities of self-helpers vary with programs, but include a range of planning, management, contracting out, sweat equity, and maintenance activities. The stimulated personal contributions of the CHRP and CHOSP programs was also noted.
   b) Generally sweat equity is not successful in new construction. It slows construction, is expensive, and in some instances has led to poor quality construction requiring rectification. Under Section 34.1, rural RRAP, labour content tends to vary inversely with availability of contractors and rural/urban location

5. SELF HELP ACTIVITY (Cont'd)

On-reserve, some confusion results from the combining of employment with housing, leading to organizational and management problems.

c) The advantages of self-help are best seen where they have contributed to well managed affordable housing as in some cooperative schemes.

d) Generally, sweat equity is problematical except in renovation programs away from urban areas. Self-help is also limited by attitudes. Success leads to success. Failure and a bad name can limit self-help.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Constraints to implementation with self-help include lack of construction expertise, lack of management skills, and rural/urban differences. On reserve, the same holds true, but lack of trust over CMHC/DIAND responsibility and the linkage of housing and employment add complexity.

b) Financing of low income groups in rural areas remains a problem. Section 40 provides contradictions between participation and delivery. On reserve, different budget years between CMHC, DIAND, CEIC and small bands cause delays.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications and the understanding of programs are essential to self-help. This has been attempted in various ways in the Maritimes.

b) Resource persons and resource groups such as Housing Alternatives and St. Francis Xavier are important in forging effective links.

c) Training is an important activity particulrly in the RRR program. Previous programs with Black United Front and Cooperative training under AHOP provided useful training and learning environments.

d) Training programs should be realistic. On the job training is effective.

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8. FURTHER COMMENT

Overall comment on self-help noted that pride of ownership is an important ingredient. However, for new construction it is easier and more cost effective to avoid self-help. For self-help there has to be a long range perspective on costs and benefits. With self-help components in programs such as section 40, it is important to avoid concentrations leading to identifiable program ghettos. Distance and remotenenss are factors that argue for self-help within small organized communities.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 10 DATE 28 Mar 83

1. ORGANIZATION — Housing Alternatives

2. ACTIVITY AREA — The organization is recently formed as a resource group providing a professional capacity to non-profit groups in the Saint John area through CMHC section 56.1. It works directly with non-profit groups. Its activities are independent of the RRR program.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) As a resource group, the organization assists in a supervisory capacity in administration and bookkeeping for housing activities such as property acquisition and construction. All decision making rests with the non-profit groups.
b) Housing Alternatives plays a useful role in assisting non-profit groups to establish and maintain themselves.
c) The problem areas are different for the resource group than for the non-profit groups they assist. The processes of helping new groups to start are very intense, with heavy time commitment.
d) The CRCP program (Community Resource Organization Program).

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Housing Alternatives works with self-help groups that are characteristically non-profit or cooperative bodies. They are at the lower end of the socio-economic scale, including single parent and older people. Individual ownership is seen as extraneous to self help.
b) Lack of familiarity and suspicion over group housing by participants or the outside community are obstacles to self-help.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The type of self-help supported by Housing Alternatives covers the entire range of housing concerns. Non-profit groups are assisted in property acquisition, construction, management and maintenance of their own housing. The selection and screening of membership committees are particularly important.
b) Groups have been successful in providing housing for themselves at affordable cost. Four groups have been established over 2 years with a total of 84 units.

5. SELF HELP ACTIVITY (Cont'd)

c) Advantages of assisted self-help are that it provides housing at affordable cost through participants efforts. 90% - 95% of occupants are ex-tenants who learn increasing responsibility, accountability, and confidence. Cooperatives stabilize neighbourhoods. The non-profit program was considered CMHC's best program.

d) Self-help is good but expensive in time and effort. It is best with a variety of skills. Organizational problems generally preclude sweat equity. Learning how to manage democratic processes in housing is a difficult task. Individualism and natural human sensitivities and fears must also be overcome, in order to generate commitment.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Lack of experience in housing is a drawback in initiating community self-help but Housing Alternatives provides the necessary technical and financial assistance.

b) A major item in building up cooperative and non-profit self-help skills is lack of familiarity with the processes of running an organization. Again Housing Alternatives provides assistance.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications are essential to self-help with non profit groups, both within the organizations and with the community at large. Early suspicions about group endeavours must be overcome by communication.

b) In the type of assistance offered by Housing Alternatives, resource persons are central to the process. Teaching or training materials are less significant.

c) Housing Alternatives provides training on an ongoing basis to non-profit groups allowing on the job training.

d) Lessons for the RRH program from Housing Alternative's experience are that many trained resource persons are needed. Emphasis should be on educational rather than technical abilities. Long term perspectives on the process are essential.

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8. FURTHER COMMENT

Community self-help in housing is seen as an essential component in providing affordable housing. It has the advantages of increasing participant's satisfaction while increasing their responsibility.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 11 DATE 29 Mar 83

1. ORGANIZATION

CMHC, New Brunswick Provincial Office.

2. ACTIVITY AREA

As in other provincial CMHC offices, the New Brunswick office administers a range of CMHC programs within the province, and in cooperation with the provincial government where appropriate. The RNH instruments used are Section 40, RRAP, and Section 59 on reserve. In Section 40, CMHC is the active partner for native housing and New Brunswick Housing Corp. for rural housing. CMHC delivers the program through a native group sustained under part 5.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Rural RRAP is the largest RNH program and incorporates self-help components. Under joint RRAP with the province, low interest loans are tacked on to the CMHC forgiveable loan. NBHC delivers the program. Beyond RRAP, CMHC supports community self-help in sustaining the Skigin-Elnoog native corporation. Section 40 is also used but has little self-help. On-reserve activity is very limited.

b) The rural RRAP program is popular, works well and incorporates self-help. Skigin-Elnoog's involvement is also successful and results in very low arrears levels.

c) Self-help is problematic in new construction. Native involvement in construction was terminated several years ago.

d) CMHC's CHOSP and CHRP programs are also successful in stimulating participation. In New Brunswick the provincial Housing Authority complements CMHC activitiy effectively. The Shell program worked well when carefully controlled.

e) The combination of a conventional approach to new construction on Section 40, with less conventional self-help native involvement with Skigin-Elnoog results in good builder interest, cost control, client satisfaction and low arrears.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help takes two forms. Under rural RRAP, self help is undertaken by individual family owners. Native self-help through Skigin Elnoog takes the form of community participation.

b) The two different forms seem well suited to the respective abilities and limitations of individuals and groups.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Under rural RRAP, owners' involvement takes the form of planning improvements, tendering, selection of contractor and contracting out the work and managing the process.
-Skigin-Elnoog's community self-help takes the form of advising on family home care, maintenance and budgeting
-Sweat equity is limited in both programs.

b) These forms of self-help appear appropriate and effective in the improvement of housing.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help are two fold, benefiting both the participant and the housing corporations. Self-help lowers first cost and recurring costs making housing more affordable, and lowering arrears. Ownership is not an issue.

d) Responsibilitis of the various actors, including self-helpers, must be clear for effective programs.

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6. IMPLEMENTATION

a) Local constraints

b) Issues

c) Lessons, improvements

7. HUMAN FACTORS

a) Local constraints

b) Communication

c) Training

d) Other

a) The role of Skigin Elnoog is important in reducing lack of communication in the remote areas.

d) CMHC must justify costs and the advantages of training must be assessed accordingly.

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8. FURTHER COMMENT

Individual or community self-help in rural RRAP or training activities brings dividends in making housing more affordable, improving accountability and lowering arrears. In rural areas, a long term view of the advantages or disadvantages of particular programs is necessary.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 12 DATE 29 Mar 83

1. ORGANIZATION — CMHC New Brunswick Office, RNH Officers.

2. ACTIVITY AREA — As in interview no. 11, but with particular emphasis on the RNH program Section 40, RRAP, training and on reserve housing.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Activities in support of self-help vary from program to program. In Section 40 both CMHC and the province are active partners. CMHC focusses on getting houses to the most needy; the province to the 'working poor'. CMHC uses a point rating system based on overcrowding, housing conditions, and ability to pay. Skigin Elnoog is the delivery agent and 33% are native, 66% rural.
-CMHC is the direct delivery agent for on-reserve housing, on 8 reserves. It also undertakes training activities.
b) Results vary with programs.
c) Problem areas include client relations, backlash against clients who receive grants under programs, low population densities in rural areas, and lack of experience in client groups.
d) The New Brunswick Housing Corp is the delivery agent for all RRAP, and operates through 8 regional offices throughout the province, including inspectors.
e) Appropriate client involvement is worthwhile but for successful resolution of problems, a long term view must be taken.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) According to RNH officers, self-help is limited to community self-help with some individual exceptions. Clients are in lower socio-economic brackets and are both owners and tenants.
b) Lack of education and experience are major drawbacks for groups and individuals alike.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) There is one case of a house being constructed by the owner from planning through tendered construction and sweat equity to completion. Otherwise, self-help activities are group activities in community information and program administration such as that of Skigin Elnoog.
b) The one house constructed by self-help was 15% over budget but within the maximum unit price. Skigin Elnoog's community instructional activities have brought about substantial reductions in arrears.

5. SELF HELP ACTIVITY (Cont'd)

c) Self-help brings rewards in pride in one's house, better maintenance, better financial accountability and management, resulting in lower arrears. Returns can also be seen in getting clients off social assistance.

d) Self-help is not practical with lowest income groups. People do not like to be visibly associated with social assistance. The target groups for home ownership are the 'working poor'. Eligibility for loans is a problem for those low income families who have had a judgement made against them at some time. Rental is considered appropriate for small communities.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Clients in the RNH program are generally families who are coming to new housing from shacks with no facilities. Lack of understanding of the value of housing is a constraint to self-help. Tendered contracts are a more reliable route for construction.

b) The selection of low income clients is a process that generates a split between people on social assistance versus the working poor.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications with housing occupants are essential in remote areas where lifestyles are undergoing change.

b) The CMHC home care materials are a valuable resource as are the kits produced by Skigin Elnoog.

c) Training of clients, client groups, and delivery agents stimulates substantial improvement in housing delivery and maintenance. A lead role is taken by Skigin Elnoog in comprehensive training activities.

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8. FURTHER COMMENT

Concern was expressed over the difficulties of providing housing for lowest income groups. Client involvement and self-help at an appropriate level were seen as essential in ensuring satisfacti The question was raised "What level of self-help brings returns?" The question was not answered directly but the record in New Brunswick gives directions. It was noted that to be serious about self-help necessitates long term commitment Short term costs must be traded against long term benefits.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 13	DATE 29 Mar 83

1. ORGANIZATION — New Brunswick Metis and Non Status Indians (NBMNSI)

2. ACTIVITY AREA — As a native organization, NBMNSI actively represents its native interests in New Brunswick but is no longer active in the housing field. The Skigin Elnoog corporation is the native corporation participating in housing.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Skigin Elnoog corporation, sustained by RNH does good work using Section 40, 56.1 and 34.1 RRAP. NBMNSI supports Skigin Elnoog operations.
b) Some programs have been successful but success of self-help for native groups is being eroded with program changes. The
c) combination of 'rural' and 'native' interests under the RNH progra presents a problem in the selection of families for housing, with no guarantees for native people. The CMHC move to 'turnkey' delivery reduces client involvement and self-help.
d) The CEIC training programs were noted as being valuable, but the Operation Beaver volunteer program was not accepted as it made little contribution to native participation.
e) The clear identification of native interests in housing, as distinct from those of rural populations was seen as an improvement, permitting more native involvement in housing.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The self-help community represented by NBMNSI includes both owners and tenants. All are native.
b) Primarily, abilities lie in group activities and communications. Potential is limited by economic circumstances.
c) A construction potential is unused.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities relating to housing are all undertaken by Skigin Elnoog corp.
b) Skigin Elnoog's initiatives in community support have led to much improved housing conditions.
c) The advantages of self-help are client involvement, leading to pride in the community, better maintenance and overall reduction of the ongoing cost of housing. A major advantage of involving the community is the offloading of welfare programs and costs.
d) Self-help is limited by lack of official support. Ownership is not seen as an advantage but as a drawback, as it generates unrealistic expectations. Easy credit has the same effect.

5. SELF HELP ACTIVITY
(Cont'd)

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvement

a) The mix of rural with native housing remains a constraint to native housing improvement. Moves to 'turnkey' delivery eliminate self-help advantages in implementation.
b) The possible shift to fee for service is seen as an obstacle to the participatory process.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) The importance of native communicators and native participation for native housing was stressed, in order to avoid personality problems and the divergence of interests.
b) Native resource persons were seen as essential to a satisfactory housing process.
c) Training is important for Client Representative Groups.
d) For satisfactory housing, it is essential that native people be involved in the process, if not in construction, then in communication where they are effective.

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8. FURTHER COMMENT

The generally poor socio-economic circumstances of the native people was seen as an important issue. Housing was noted as a major factor for improving social well being. It also represented economic development and NEMNSL feels that their constituency should share in the accruing benefits. Inclusion of the native peoples in the processes of housing improves accountability and care of the housing stock.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 14 DATE 30 Mar 83

1. ORGANIZATION — Skigin-Elnoog Housing Corporation.

2. ACTIVITY AREA — As a native organization, Skigin-Elnoog is an active community self-help group sustained by CMHC. It undertakes delivery of RNH programs except for RRAP and on-reserve housing. Primary focus is on native community interests and direct contact with clients is maintained through 4 locals.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) As a self-help group, Skigin-Elnoog supports the individual self-help of the native community. Primary activities are in pre and post counselling for home owners and tenants. Skigin-Elnoog provides a substantial homeowner's kit, and resource persons. It also follows up on payments.
b) Skigin-Elnoog has had considerable success in training clients. The tangible result is a very low level of payment arrears.
c) Counselling low income clients is a particular problem area, as it is difficult to break the poverty cycle, or client concerns for solving their other financial problems.
d) The Shell housing program was seen as a good way of improving affordability.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Skigin-Elnoog has little difficulty in communicating with individual native owners or tenants as it understands their socio-economic circumstances. Individual families work well as self-helpers.
b) The primary limitation to self-help is poverty. Skigin-Elnoog finds no problem with people's ability to learn and understand the value and implications of housing programs.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Skigin-Elnoog's groups self-help activities are discussed in item 3. It assists in definition of need and self management and maintenance of housing. Sweat equity is not widely used. Skigin Elnoog does not try to change peoples lifestyles but educates them in the managing of budgets and paying of bills. It is firm with its client families on mortgage payments, and assists needy families in overcoming defaults.

5. SELF HELP ACTIVITY (Cont'd)

b) Skigin-Elnoog's counsellors work well with the community as they are on the same wave length. They are prepared to work the odd hours necessary. This is very successful and should be contracted with university trained social workers who suffer 'burnout'.

c) The advantages of a combination of group and individual self-help leads to better housing conditions through improved maintenance, accountability, and satisfaction. The economic spinoff is reduction of arrears.

d) Clients on social assistance are difficult to work with, as their immediate concerns are on problems other than housing.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Geographical distances and physical separation are constraints. In rural areas people are encouraged to group in small communities.

b) Each of Skigin-Elnoog's locals has a housing committee including 2 local representatives and one from the central organization.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

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8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 15 DATE 30 Mar 83

1. ORGANIZATION — New Brunswick Housing Corporation (NBHC)

2. ACTIVITY AREA — NBHC is the provincial housing authority responsible for programs in New Brunswick with provincial or federal-provincial funding. In Section 40, both CMHC and NBHC are active partners - CMHC through Skigin-Elnoog for native housing, NBHC through Social Services for rural housing.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) In rural areas, NBHC assists self-help activities through support of innovative construction suited to local needs such as log and cordwood housing. These permit housing at lower initial cost. NBHC encourages home ownership in order to stimulate the self-help component in maintenance and upgrading. Inspectors act as trainers. The province also provides an emergency repair program in rural areas to cut heating costs. This is tied in with the CHIP program. NBHC supports the Partition Habitat du Nord-Est (PHNE) a non-profit organization assisting with social service housing to the working poor in the north-east.
b) Self-help through small cooperatives in rural communities is proving successful.
c) Poverty is a problem. Despite ownership, rental and cooperative programs, many people fall outside program assistance. Resistance to mortgages is evidenced through reluctance of owners to sign mortgage documents.
d) The Shell program was noted for its success in bringing down the first cost of houses. The program was also criticized by the public for its lack of quality.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the public served by NBHC, self-helpers are in the working poor category. They may be individual owners but are frequently owner or tenant groups or coops.
b) Poverty tends to limit interest in self-help.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help is largely limited to maintenance and upgrading rather than new construction. Sweat equity is not generally successful although some cooperative new construction in done.
b) PHNE has been successful in getting construction loans for employable social service recipients, in getting houses built, and training occupants.
c) The advantages of self-help take the form of lowering costs, both in new construction and in upgrading and maintenance. Ownership is seen as an essential component in the process.

5. SELF HELP ACTIVITY (Cont'd)

d) Self-help is limited by failure to identify with, and take responsibility for housing, although this is difficult for the working poor. New initiatives such as alternative construction and financing techniques are necessary.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The major local constraint to implementation of housing improvements is the low density of population in rural areas, and scattered homesteads.
b) Forms of timber construction appropriate to New Brunswick's rural areas are being developed by NBHC, and standards will be adopted to permit them.
c) Two approaches to the probem of scattered populations are possible. One is to focus more on individual loans as in Newfoundland. The second is to encourage people to build in small, manageable communities.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) The problem of remoteness leads to lack of communication and understanding of the availability of programs.
b) NBHC works through inspectors who act as trainers and resource persons in rural areas. They play an important communication role.
c) The provision of new housing does not solve the housing problem for the lowest socio-economic groups. Therefore Social Services provides home economists to train occupants in home management.

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8. FURTHER COMMENT

New Brunswick's rural areas have widely dispersed populations, many on low incomes. This creates the dual problem of low ability to pay, with high delivery costs. Innovative solutions are necessary and include grouping of people into small communities, development of appropriate construction techniques, use of small cooperatives, support of inspectors as trainers despite higher costs, and encouragement of individual loan programs. The development of lower cost solutions is essential.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 16 DATE 18 Feb 83

1. ORGANIZATION — CMHC, National RNH Office, Ottawa.

2. ACTIVITY AREA — With its focus on rural and native housing, the RNH division must address the dual focus of the RNH programs. 'Self-help' is latent in many RNH division activities. In addition, it stresses home ownership where possible. This is achieved through section 40. Other issues are covered by the full range of RNH instruments.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The RNH division supports self-help directly through extensive training and counselling activities across the country. It acts indirectly through support of other organizations: federal, provincial, native, non-profit, cooperative, and resource group organizations who in turn are active in different ways in support of self-help.

b) Levels of success and problem areas, the characteristics of self-helpers and self-help activites vary locally and are discussed in the other interview reports.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

Two way communications with provincial and local organizations are an essential element in the RNH division. The division has an extensive array of literature on the various programs and in practical manuals such as the 'Home Care Manual'. These provide vital information and are backed up with RNH sections in provincial offices to assist with local issues. Other interview reports indicate the extent of the variety encompassed in the program across the provinces, and indicate the flexibility of the RNH approach.

8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 17 DATE 11 Feb 83

1. ORGANIZATION

DIAND, RNH Liaison Office, Ottawa.

2. ACTIVITY AREA

Housing for native groups represents a small but important component in the Department's overall activities. DIAND programs relating to housing are aimed at, and limited to, a status Indian population of around 300,000 in 575 bands, on and off reserve in regions covering all provinces and territories. DIAND provides funding and administration for housing and staffing at all levels of government, including representatives on reserve to assist with programs. Programs are now delivered in cooperation with CMHC using CMHC instruments, and sections of the Indian Act.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) DIAND's mandate is devolution. Its policy is to support self-determination, and self-help in band housing. 90% of bands manage their own housing. The recent DIAND J-circulars spell out how monies are to be spent and accounted for by bands in cooperation with other government bodies. They are seen as guidelines for self-help. DIAND provides financial subsidies for housing, management training, resource persons, and training materials.

b) DIAND undertakes needs identification with bands. Its 1977 analysis counted all band houses and evaluated conditions. On the basis of this survey, a target was set of 2,400 new units and 3,000 renovations annually. Current annual capital expenditures are $72.5 million. Need for better housing continues as there is a backlog of 11,000 units. Although self-help is supported, control and allocation of budgets by DIAND appears to cause resistance.

c) Under the present system of self-help, resources are frequently wasted, although this may be linked to social problems on reserves. Band management and coordination of housing programs cause problems because local management skills do not match the requirements of DIAND.

d) In supporting self-help, DIAND encourages, or requires bands to use assistance from other agencies such as CMHC or CEIC. At an institutional level, this works well. At band level, this system is complex and causes delays and dissatisfaction.

e) Current DIAND emphasis is on the streamlining of management, further development of band management, staff and band training, and program improvement. DIAND is now evaluating its Housing Management Training Package.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Under DIAND programs, bands are at the core of self-help. They include homeowners and tenants. Bands have collective, and individual ownership.

b) Community abilities in self-help vary between bands. They include band organization, management, and construction skills. Quality varies. There are limits in education, understanding and interest in some communities.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities of bands cover the entire spectrum from identifying need, through planning, managing finance and construction, to maintenance. In addition to labour, the resources used are the following: 1) The DIAND unit subsidy to $23,125. 2) CEIC funds for labour. 3) Welfare savings. 4) Band funds. 5) Individual contributions. 6) DREE grants particularly where permanent employment if produced. 7) CMHC loans under DIAND ministerial guarantee for new construction, or $5,000 forgiveable under RRAP. The bands structure their own financing packages from the different sources.

5. SELF HELP ACTIVITY (Cont'd)

b) The results of band self-help in housing vary. They are best where bands also have economic opportunities, such as in southern Ontario, and parts of the Atlantic region.

c) The advantages of self-help through band effort are pride in the community and a consequent caring and maintenance of facilities.

d) Lack of specialized skills for different aspects of housing are obstacles to self-help. In some areas lack of opportunity leads to indifference and lack of interest in completing houses.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Local constraints vary from band to band but there are a number of common obstacles to implementation through self-help. They indicat cash flow difficulties, lack of management skills, lack of communications or understanding of programs, concentration or concerns other than housing. Lack of sensitivity by authorities to the needs of the Indian community.

c) A national Indian housing council reflecting local concerns would be a route to resolving some of the problem areas.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) It was noted that the Indian community generally is adaptable, and open minded to new approaches. This is not contradictory to concerns for tradition, and is a strength that can be used for improvements.

b) DIAND produces a range of materials to assist band self-help. They include the J-circulars, a home care package, and recently a housing management package. DIAND also provides resource persons.

c) A number of training activities are undertaken to improve housing skills over a rnage of issues.

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8. FURTHER COMMENT

Housing is widely regarded in the Indian community as containing major potential for employment and economic benefits. Bands want to be involved. In the RNH program however, the goals are not clear as to whether the priority is housing, or participation, or both. These objectives need clarification. For effective participation, it is recognized that bands need management training DIAND is already moving to assist in this area. Existing management techniques are seen to impede band progress. With developments in computers and business administration, it should be possible to design a system suited to band use.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 18	DATE 10 Mar 83

1. ORGANIZATION — Inuit Non Profit Housing Corporation (INPHC), Ottawa.

2. ACTIVITY AREA — INPHC is the housing arm of Inuit Tapirisat. As implied in the name, INPHC's focus is housing improvement for the Inuit community. The corporation works across provincial and territorial boundaries where there are Inuit communities. The RNH instruments include section 34.1 RRAP and ERP, and INPHC receives sustaining grants. All northern housing is subsidized. INPHC works at federal and local level, and with provincial bodies where appropriate.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) INPHC's primary concern is better housing for the Inuit, and support local participation to achieve this goal. As a native organization INPHC itself can be classed as a collective self-help endeavour. In support of self-help, INPHC works with local associations and federations in identifying local need, assisting in program delivery, providing resource persons, training, and developing solutions appropriate to northern conditions. Local organizations include the Labrador Inuit Association (LIA) and the Neskapi Montenais Indian Association (NMIA).

b) Despite the importance of housing in the north, the need for adequate housing is far from being met. Much housing is unfit for habitation. Housing designed for the south does not stand up to northern conditions and deteriorates rapidly. Poor orientation results in poor resistance to cold winds and drifting snow.

c) Health and overcrowding are major problems. A case of 28 persons in a 2 bedroom house was mentioned. Lack of understanding or knowledge of available programs is a further problem. An example is that despite desperate need, no applications were made for the available CHIP grants in the first year, although the program was advertised in newspapers.

d) Long term funding under CEIC is available in NWT, and Energy Mines and Resources have funded one project.

e) Better two way communications are essential for use of existing, and developing of new programs.

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4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The family is the cornerstone of Inuit communities. Many Inuit see themselves as owners by custom or tradition in areas where there is no title. RAND views them as tenants until title is transferred. Most housing is for individual families in Labrador.

b) Abilities in the Inuit community appear to lie, at present, in community communications as a method of increasing understanding of housing issues and potential solutions.

c) There is potential for self-help in more extensive insulation programs such as CHIP, and more involvement of the local housing federations.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities presently take the form of ad hoc house maintenance, informally by families. Formal group activities are confined to needs definition, planning and training by local associations and federations, with assistance of INPHC. Self-help in this respect takes the form of communal self-help.

b) The local associations and federations were formed comparatively recently, in 1980, for the express purpose of decentralizing housing administration from Cambridge Bay. Their activities are too recent to assess accurately, but they appear to offer an effective communication link at local level.

5. SELF HELP ACTIVITY (Cont'd)

c) Community involvement in housing appears essential for the Inuit community. Better understanding of imported materials and techniques could lead to better quality housing, and better maintenance. Community input at the planning stage appears to offer more acceptable housing. In the north, with large distances, sparse population and high administrative costs, community self-help offers potential advantages in lower costs.

d) Self-help in administration, construction, maintenance, and trainin are limited not only by the sparse population and short constructi season, but by adequate, timely, and appropriate activities by southern support organizations. The example of $50,000 of much needed RRAP funds being returned unused last year, should not occur

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvement

a) Large distances and very short building seasons necessitate good administration and coordination for normal construction activities, using lead-time efficiently in order to meet the building season.

b) Interest in appropriate housing is very high in Inuit communities, and they seem prepared to spend time to develop better solutions, both through advertising, and through learning themselves.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Gaps in communication exist in a number of areas that might improve self-help. Examples are: divergent views of ownership by authorities and occupants, lack of understanding or knowledge of available programs by occupants, and lack of sensitivity to local conditions of climate and lifestyle in house design.

c) Training activities by INPHC and the federations appear to encourage two way communication.

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8. FURTHER COMMENT

Self-help through INPHC and the federations was seen as having potential to reduce waste. The focus on training can improve skills and housing conditions. It is necessary to convince people that the time spent is worthwhile. Training must be competitive. New programs accessing CEIC funds are now proposed. Concern was expressed over CMHC's possible use of a fee-for-service program, because of the costs involved in serving a sparse population.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 19	DATE 1 Jun 83

1. ORGANIZATION — Assembly of First Nations (AFN), Ottawa.

2. ACTIVITY AREA — As the national body representing status Indians, the AFN's focus is the overall preservation and enhancement of life for its people. It is not primarily a housing organization, although housing is an important issue. The AFN acts in an advisory and supportive capacity to status Indian organizations at provincial, district, tribal and band levels.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

3. a) It was noted that collective self-help is a tradition of the Indian people. The AFN supports the principles of self-help, but not necessarily with the limitations of programmed activities. It promotes access to and participation in decision making processes affecting Indian people. Housing is seen in the light of overall social development, and as potential economic opportunity. The AFN supports local housing activity that furthers these broad goals. It also supports global budgeting. Responsibility and accountability should not be expected without opportunity.

b) Existing programs may have had success in achieving their annual goals but there is still a backlog of substandard housing. There has been little success in achieving the broader goals of the Indian community. The divergence of interests was noted in that what makes sense to government does not necessarily make sense to native peoples.

c) Specific problem areas include the emphasis on financial, rather than social considerations in housing for Indian peoples. The use of mortgage type lending on reserves is one example. The lack of standards appropriate to band self reliance at local level is another. These might include appropriate materials or log construction. The lack of recognition of local conditions in the J-circulars, whether rural or urban, is another.

d) Employment generating programs such as DREE, emphasize large scale projects at the expense of social development.

e) Maximum local autonomy with a national housing structure is recommended. Subsidies are being used anyway in rural areas. They should be directed towards self-help.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Collective ownership, decision making and activity in bands are traditional factors that are not fully recognized in housing programs.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Collective activities by bands relating to housing include the ability to organize and provide work crews, and occasional 'barn raising' endeavours. Sweat equity is possible, but CMHC's concepts of ownership do not match community realities. There are also concerns about further changes.

b) There has been little success in existing programs in incorporating native skills and abilities.

5. SELF HELP ACTIVITY (Cont'd)

c) Collective self-help is a strong tradition, and results in indirec benefits to the community, rather than direct financial returns. Ownership is not seen as the advantage that financial institutions see it to be. Individual ownership brings little return in non-market areas. Entrepreneurial skills in self-help exist independently of ownership.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Programs should be based on local realities, whether they are rural or urban. CMHC programs tend to work well in urban areas to which they are suited.

b) Standards, codes, and financing procedures should be designed to take account of community needs and abilities, including the possibility of cottage industry relating to housing.

c) For better implementation, bands should be given global budgeting with responsibility and accountability. Good training in accounting is needed. They should also be permitted to work in joint ventures. CMHC should support more fully native autonomy in housing.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications are a vital element in understanding the nature of local needs and formulating appropriate responses. National housing conferences help achieve this.

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8. FURTHER COMMENT

If CMHC wants to encourage self-help, it should be done within a national recognition and structure for local diversity in housing. A decentralized system permits more local level input. Housing should be recognized not as an independent issue but within a wider social and economic policy for betterment of the disadvantaged. Housing can contribute jobs and employment. Focus on monetary and financial issues, and accounting and profit, do not recognize these wider opportunities. The application of market financing to non-market areas hinders self-help. There is reluctance to accept CMHC's financing on reserve as there is concern over loss of DIAND responsibilities should the CMHC approach be discontinued some time in the future. Financing structures that recognize local authority in non-market areas are needed.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 20 DATE 2 June 83

1. ORGANIZATION — Native Council of Canada (NCC), Ottawa.

2. ACTIVITY AREA — The NCC is the national body representing the Metis and Non Status Indian population across Canada. It has no direct involvement in housing and acts in an advisory capacity and strictly on request. The NCC receives sustaining grants from CMHC to cover services relating to housing. It does not use other CMHC instruments.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The NCC has no direct activities under the RNH program but supports the collective self-help of Metis provincial bodies, and the self-help of individual Metis families. Its activities take the form of advice to CMHC and provincial bodies on program considerations, funding, and accounting. NCC's housing section also meets regularly with elected leadership. NCC attends special problem management sessions on request, and monitors minutes of housing meetings.

b) Local self-help is broadly supported by NCC, but there is no broad mandate for their involvement. The broader national experience and comparison of local issues is valuable to provincial bodies.

c) Problem areas at the national level include the critical analysis of programs and their targets. The difficulty is how to move towards an overall betterment of Metis housing conditions.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help in the Metis communities varies from community to community. Details are discussed in other interviews.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Specific self-help activities are discussed under individual provincial Metis organizations. The NCC supports training workshops.

b) The overall level of success for self-help and for NCC's involvement is hard to determine. Some type of cost-benefit analysis is necessary. It is believed that this would indicate the value of self-help. The Treasury Board approach of allocating money for compartmentalized activities is a problem.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help in housing are far reaching. In improved housing there is better health, and reduced hospital use: reduced social problems and counselling costs; a decrease in school dropout rates, and lowered educational costs; and finally increases in services to housing. Costs of self-help are offset by these benefits as well as bringing pride in housing and better care and maintenance. This cuts high cost of arrears or of repossession, or of vandalism, while providing a good housing environment.

d) With client involvement, many native people still find it hard to believe that they have some choice or decision making power. Choice, even of paint colours, provides incentive. Bureaucracy is not seen by native peoples to have this flexibility, and it is appreciated.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Local factors play a major role in housing and should be recognized.

b) NCC would like to see standards appropriate to life styles of Metis people in local areas.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communication is vital to the RNH program. NCC has good rapport with provincial associations, and the associations with the communities. These communications lead to improved and more acceptable programs and housing.

d) Regarding sustaining grants for community involvement, sustaining grants are seen as preferrable to fee-for-service provided there are adequate controls. These can take the form of better accounting for the services.

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8. FURTHER COMMENT

Self-help should be available to the poorest of the poor, but there are blockages. For the poorest:

a) Families with credit judgements are excluded.
b) People in communities of over 2,500 are excluded.
c) At field level there is no philosophical acceptance of housing for the poor.
d) There is little serviced land.

Less complex programs to solve the problems are needed.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 21 DATE 7 Mar 83

1. ORGANIZATION

CMHC, Ontario Regional Office.

2. ACTIVITY AREA

The CMHC regional office administers the range of CMHC programs in Ontario. The RNH instruments used are section 40, rural RRAP, and ERP, as well as 59 and 6 on reserve. Section 56.1 is used for urban native activities and sustaining grants are provided to non-profit native groups. The thrust of CMHC's activities is to provide funding and mortgage mechanisms to identified groups in the public. Those under the RNH are subsidized in one form or another. But CMHC is taking an increasingly business oriented approach.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The office's support of self-help basically takes the form of training, materials and administration of programs with self-help components.

b) Self-help has limited success in meeting needs that would not otherwise be met. It does increase client involvement and satisfaction.

c) The major program consideration relating to self-help is the question of priorities. The RNH program focusses on both delivery of housing units and public participation. From an economic and social standpoint, it has to be asked whether the returns in participation justify the costs.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-helpers in the RNH program, whether owners or tenants, individuals, or groups, on-reserve or not, tend to be in lower income, lower educational groups but with expectations the same as the general public.

b) Few appreciate what is involved in self-help housing. Some have skills and entrepreneurial talent.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Group or individual self-help can take the form of defining needs, organizing financing, tendering, managing or participating in construction, or renovation, and maintenance. If local CMHC managers feel skills are available, they may be used, but managers must take the initiative and the responsibility. This being the case, there is little incentive to encourage or explore self-help instead of conventional tendering and contracting.

b) Self-help construction tends to compete with contractor's interests. Subsidies are seen as providing unfair competition, particularly where there is no tendering.

5. SELF HELP ACTIVITY (Cont'd)

c) Advantages vary but are generally not financial. They include greater satisfaction from involvement, whether simply through ownership, or in sweat equity. Better care and maintenance is also common. On-reserve, there are greater returns to the band, including direct or indirect job creation and employment, payment for work, and some form of income, and the generation of informal entrepreneurial initiative. There is little advantage to self-help under the mortgage system.

d) Self-help must be understood and the objectives of participation defined. Training at appropriate levels is necessary, although people learn through the process of self-help. There are no incentives for self-help groups to stay within costs and extra inspectors and administrators are necessary. Extra staff years must be found and the added cost accounted for. The question is whether self-help is then a high enough priority.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Implementation in rural areas is costly. Cost-effective alternatives are necessary. Shell housing using self-help, as used in the Maritimes is excluded in Ontario as it would not meet the Ontario Building Code. The Ontario system is formal and not conducive to self-help.

b) Decision mechanisms for allocation to rural areas include a point system covering such items as number of units, remoteness, cost control, client arrears and maintenance. If self-help is to be used, there are problems in forming and motivating self-help groups.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications with communities in rural areas is problematical.

b) Housing Development Offices (HDO) provide a link. Originally paid by native groups, they are now hired directly by CMHC.

c) HDO's need specialized training, with emphasis on understanding of the programs, the assumptions, and the technology.

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8. FURTHER COMMENT

The RNH program has a duality that needs clarification. Is the emphasis on delivery of housing units, or on client participation? For this, it is necessary to pin down the advantages and disadvantages of each over the long term. Self-help is possible but there are a number of institutional blockages including, a mortgage system that gives no advantage to self-help, lack of incentives and many risks for local managers using self-help, building contractor resistance to self-help, and inspections of work that imply warranty by CMHC.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 22 DATE 1 Mar 83

1. ORGANIZATION — Ontario Housing Corporation (OHC), Toronto.

2. ACTIVITY AREA — As the provincial housing authority, OHC administers provincial as well as shared federal-provincial housing programs in Ontario. OHC's activity in RNH is limited to participation in section 40. OHC sits on the tripartite management committee with CMHC and Ontario Metis and Non Status Indian Association (OMNSIA), but CMHC is the active partner.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) OHC's support for self-help is limited to defined areas. Self-help is not seen as cost effective except in certain circumstances. OHC has supported self-help by native groups in cooperation with Operation Beaver volunteers. Non-profit cooperative housing for seniors has been successfully supported in rural municipalities by OHC community coordinators.
b) In 1981, 42 frame and log houses in remote communities were built or renovated with Operation Beaver.
c) OHC finds that sweat equity is expensive with overruns on cost and management except in controlled circumstances.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) OMNSIA, the major native participant, other than bands, is in the process of reassessing its role in the housing process. It has moved its headquarters from Toronto to Sault Ste. Marie. Senior citizens in smaller communities have carried out limited self-help through non-profit corporations.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The most common forms of self-help with OHC are cooperative and non-profit management of rental accommodation. Limited individual self-help occurs in the management of Ontario Home Renewal Program (OHRP). Sweat equity is permitted but not encouraged. Sweat equity has been successful in conjunction with Operation Beaver volunteers, in remote communities.
b) Non-profits for senior citizens have been fairly successful, self-help being in the form of management.
c) Self-help is worthwhile in that, where successful, it instils pride and confidence and generates skills through learning on the job. This brings returns in housing that are well accepted, and maintained.

5. SELF HELP ACTIVITY (Cont'd)

6. IMPLEMENTATION

a) Local constraints
b) Issues
c) Lessons, improvements

b) For self-help, standards appropriate to the situation should be used. In rural areas, this can mean, log housing, or housing to CMHC standards. For seniors, non-profit housing must meet more rigorous standards.

7. HUMAN FACTORS

a) Local constraints
b) Communication
c) Training
d) Other

a) Two-way communications are important for public participation, regardless of location.
b) OHC provides materials on programs, and community resource persons as backup to self-help.
c) Training activities include seminars on housing development, on cooperatives and on OHRP. Priorities in the seminar are established by those attending.

8. FURTHER COMMENT

Self-help should be self generated. Excessive interference destroys the concept. For authorities, this basically means the removal of obstacles to self-help rather than direct support. Advice from outside can be chosen by self-helpers.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 23 DATE 2 Mar 83

1. ORGANIZATION — Frontiers Foundation, Toronto.

2. ACTIVITY AREA — Frontiers Foundation is a private non-profit organization supported by voluntary financial contributions from private sources and from government, and sustaining grants from CMHC. The Foundation provides volunteers to assist in local development projects across Canada and overseas. Under the program Operation Beaver, the Foundation has participated in several native housing projects in Canada. Volunteers work side by side with the community assisting with on-the-job training. Volunteers can be used on section 40 and RRAP funded projects.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) In the Operation Beaver program, the Foundation, in 1980, participated in 76 housing projects and in 1981, in 15. Projects included construction or renovation of houses for native peoples in communities in Quebec, Ontario, Alberta, British Columbia, Yukon, and NWT.

b) Volunteers contribute to physical construction of housing as well as providing training. By assisting on site, their experience can be passed on to community construction crews, while achieving high quality. The communities undertake planning and management of the construction and the volunteers' contribution. Part of the value of volunteer labour is that housing can be built without mortgages.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the communities assisted by Operation Beaver, self-help takes the form of community self-help although housing may be for individual owners.

b) Community self-help includes the advance planning, organization, and financing of projects prior to volunteers' arrival.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities vary from project to project. Sweat equity, on construction, is the most common form of self-help that Operation Beaver stimulates. In most cases, planning and management are done by the community, but in some instances, Frontiers Foundation has acquired materials if needed.

b) Volunteers contribute their labour and initiative but stimulate the community to do likewise.

c) It is possible through the programs to achieve better standards or more appropriate designs and to promote understanding of the reasons for design decisions. Examples are log construction and safer chimneys for timber houses.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

The informal communications between volunteers and the community promotes learning-by-doing.

8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 24 DATE 10 Mar 83

1. ORGANIZATION — Wigwamen Housing Corporation, Toronto.

2. ACTIVITY AREA — Wigwamen Housing Corp. is an urban native private non-profit organization incorporated in 1972. The corporation works in Toronto. The CMHC instruments used are sections 56.1 and 44 for rent supplements. It receives sustaining grants from CMHC.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) With CMHC support, Wigwamen represents a native organization actively undertaking collective self-help on behalf of the urban native community, rather than supporting individual self-help. Activities include the aquisition and upgrading of existing properties for rent to native families, the construction of new facilities, the management of the portfolio, and maintenance of the units. Most construction is tendered.
b) Wigwamen has been successful in making available rental accommodation at affordable price in a high cost environment. It now has 145 family and 95 individual units. Tenants tend to become long-term residents.
c) Early problems were encountered in generating community support for a new and untried enterprise. These have now been overcome.
e) The Wigwamen approach has proved effective in the Toronto environment.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The urban native community can be seen as a generally disadvantaged group. Wigwamen's activities are focussed solely on rental accommodation.
b) The ability of the community to organize and support collective effort has been demonstrated.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

Wigwamen's experience in self-help is instructive. As a consequenc of migration, the native community suffered social problems of rootlessness and lack of identity in an urban environment. Wigwamen's approach was to establish permanent housing as the base for all other activity. As a private non-profit group, the corporation acquired funding from CMHC and the Ontario government to buy the first units. The Spadina apartments were started in 1975. Because of a slow start, the native community lost faith in the process, but as progress was made, this was regained. Native occupancy in the apartments is 50-70%, the others from the general public. Wigwamen wants to maintain this mix so as

5. SELF HELP ACTIVITY (Cont'd)

not to develop a ghetto. The neighbouring community was originally opposed to native housing in the area, but good 2-way communication allayed fears. The Wigwamen apartments are well run and are now accepted as good neighbours. Market rents are mixed with subsidized rental. An important ingredient in the start-up of Wigwamen was the unifying interest in permanent housing and the entrepreneurial ability of the original committee. The provision of permanent housing has had valuable spin-off effects, providing focus for the native community, stabilized families and friends, education for children, and a base from which to find employment. A number of families have doubled their income. Some reverse migration is now taking place away from the high-cost urban centre back to reserves with lower costs and increased opportunities.

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

Communications with the neighbouring communities proved to be an essential part in realizing the Wigwamen projects. It defused potential opposition and over time built up good relations.

8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 25 DATE 12 May 83

1. ORGANIZATION — Ontario Indian Housing Council (OIHC).

2. ACTIVITY AREA — The OIHC is the organization that represents the housing interests of status Indians in Ontario. The instruments used by the community are sections 59, 56.1, 34.1 RRAP, and 6.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The OIHC both represents a collective status Indian self-help organization, and supports individual self-help through the programs available from DIAND and CMHC. The active decision-making groups are the bands. OIHC provides resource persons, advice, information, training, and materials.

b) OIHC assists in meeting needs through its activities such as the development of the Residential Building Code for Indian Reserves 1982. Nevertheless there is still a large backlog of sub-standard housing and a need for new units.

c) Problem areas include the unpopular application of mortgage loans to properties on reserves and the complexity of accessing funds from different agencies.

d) Other agencies used for funding, in addition to DIAND and CMHC, are CEIC and NEED.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help is both individual and collective, by owners and tenants. On southern reserves, there is some economic activity, in the north very little.

b) Economic circumstances preclude the use of mortgage loans where unemployment is high and there is danger of default and loss of the house.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Most self-help occurs at band level. For example, sweat equity is used with band construction crews or the hiring of band members. Financing of construction by revolving loans is also undertaken by more economically viable southern bands. Training and communication constitutes an important component of OIHC's work.

b) The self-help initiatives of bands make an important contribution but widespread need for better housing remains under the existing programs.

c) The advantages of self-help at group or individual level are better housing, greater pride of achievement, and responsibility. Sweat equity also promotes employment.

5. SELF HELP ACTIVITY (Cont'd)

d) Self-help alone is not sufficient to make up for inadequate funding but can help to manage funds better.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

6. a) Northern and southern conditions are very different. In the north, mortgage loans are unacceptable and prevent people from using programs.

b) The different funding dates of the different agencies block easy implementation. DIAND funds are available in May, CEIC in October, and NEED in January. Previously, when DIAND required all sources of funding to be identified prior to start of construction, coordination was extremely difficult and funds lapsed. DIAND has now adopted a more flexible approach.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

7. a) Communications are a central issue for OIHC. DIAND are now looking to trained housing authorities, rather than the existing housing committees.

b) Trained resource persons play a valuable role. For RRAP, rehabilitation skills and training are useful, but there is confusion over their role. Only incorporated organizations may have them and these have no funds.

c) OIHC is now undertaking training programs for RRAP inspectors. These are in 3 parts:
- -inspection and introduction to specifications.
- -specification writing and cost estimating.
- -energy conservation in rehabilitation.

Inspectors can act as inspectors in summer, and as trainers in winter.

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8. FURTHER COMMENT

OIHC's experience with housing, shows the difficulties of providing housing where both husband and wife either are, or may be, laid off. With this insecurity, people are unwilling to accept the responsibilities and penalties of CMHC mortgage type loans. The J-circulars are clear documents but the underlying implications are unacceptable to many status Indians. The quality of housing needs improvement and average life spans were said to be 15 years. The OIHC code is expected to provide a much needed source of information for housing on reserves, as it selectively deals with issues, such as woodheat.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 26 DATE 13 May 83

1. ORGANIZATION — DIAND Ontario Regional Office.

2. ACTIVITY AREA — DIAND's Ontario office deals with status Indian housing in northern and southern Ontario. The RNH/DIAND instruments used are typical, section 59 and 56.1 for loans and interest reduction, 34.1 for RRAP loans, and section 6 for insured lending. Loans are secured under Ministerial guarantee.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) In accordance with national DIAND policy, the office sees its role as one of support for maximum self-help by bands. The office administers programs and assists bands on reserve. There is little off-reserve housing. J-circulars and other information are distributed on the availability of programs and DIAND holds workshops. The DIAND subsidies are a starting point for self-help.
b) Bands are largely self-reliant, particularly in southern Ontario where there is an economic base. The RRAP program involving self-help has become extremely popular.
c) There are two major areas affecting acceptance of programs. The first is the unpopular notion of mortgages and loans putting land at risk. The second is the lack of clarity between housing as shelter and as economic activity.
d) As in other provinces, the bands use CEIC, NEED, and welfare funds to supplement DIAND and CMHC funding.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The bands undertake collective self-help on behalf of owner and tenant families. Income levels vary with the availability of economic activity. In the north it is low.
b) Many bands have their own construction crews, but most undertake the planning and management of housing only.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Bands define needs, plan, arrange funding, and budgeting, and contract out, or undertake construction with their own crews or labourers. Bands are autonomous in their decision making: DIAND assists by matching band interest with CMHC instruments and budgets. Individual self-help is also undertaken through band loans to individual families who provide cash and labour. This is more common in economically viable areas.
b) Band decision making initiatives generally work well, particularly in southern Ontario. Bands are familiar with processes through J-circulars. CMHC maintains standards through inspections.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help are seen as greater satisfaction with housing, and improving accountability and expertise in bands. Through home construction, bands are able to generate some economic activity for people on welfare or unemployment.

d) Prefabricated construction defeats the purpose of producing jobs. Present lack of preplanning and adequate lead time, limit self-help capacity, particularly with program priorities shifting to a project basis with CMHC's involvement.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Lower population densities, isolation, and generally poorer economic base in northern Ontario, mean that good housing is more difficult to achieve than in the south. Northern housing must be subsidized. Proximity to other communities in the south provides learning opportunities that enable better implementation.

b) Programs require preplanning in order to make use of CEIC, NEED and CMHC funds on a project basis. This is not yet fully understood by bands. The allocation of CEIC funds in Sept. or Oct. is done on a country wide basis that does not match the construction season.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications are an essential ingredient for an effective self-help process in housing. Indian groups must be involved.

b) J-circulars appear to work well despite the questions they generate over policy and lending arrangements. Indian groups should be involved in the communication process and as resource persons.

c) DIAND provides training sessions and had 4 in 1982 for tribal councils and band administrators. These generated interest and feedback.

d) Training is ineffective where the need for training is questioned or if there are paternalistic attitudes. These are changing.

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8. FURTHER COMMENT

Self-help generally works well through the activities of bands. The new CMHC linkage also appears to be more effective than the previous DIAND subsidies alone, although there are questions and concern from the bands. The lack of market forces on reserve makes subsidies necessary.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 27 DATE 2/4 May 83

1. ORGANIZATION — CMHC Provincial Office, Manitoba.

2. ACTIVITY AREA — This CMHC provincial office covers the range of CMHC programs within the province. The RNH instruments used are Section 40, RRAP, and ERP. In Section 40, both CMHC and the Manitoba Housing and Renewal Corp (MHRC) are active partners. The Manitoba Metis Federation (MMF) delivers the program and ERP for CMHC and direct client contact is made at that level. On-reserve and urban native programs are also undertaken. CMHC also provides sutaining grants and project funding.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CMHC supports self-help by using the native organization MMF to deliver its programs. It is largely autonomous. On reserve, CMHC works with DIAND in supporting typical band self determinatio in housing.
b) The self-help components in RNH programs have mixed success. In some instances, self-help programs have worked extremely well in generating initiative. Norway House and the Rousseau Band were noted.
c) The major problem of including self-help in programs is that is is basically less efficient, and adds an inherent cost to programs, which may be offset by other advantages.
d) The Brandon University Native Trainer's Education Program (BUNTEP) was seen as effective for native trainers who return to their bands. The program is under evaluation. The CHOSP and CHRP programs were noted as effective stimulus programs.
e) Self-help brings returns in client satisfaction but its advantages should be identified and evaluated and legitimized if proven valid.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Manitoba's self-helpers, under the RNH program, are generally groups at the lower end of the socio economic scale. Groups such as MMF and the Bands assist individual owners with programs for new construction or maintenance.
b) Group self-help is workable in the processing of programs, but not in sweat equity. On-reserve housing in Manitoba is quite poor.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Manitoba's self-help groups are involved across the full range of self-help activities including needs-definition, planning, management and training. Maintenance, RRAP and Emergency Repair are also delivered through MMF. Sweat equity is used in a number of instances but is not generally effective. It is limited to landscaping, painting, and upgrading basements.
b) The forms of self-help undertaken by groups in Manitoba certainly contribute to the meeting of need for satisfactory housing, but they have inherent costs. Counselling can assist in reducing very high levels of arrears.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help include the fact that under the RNH program, housing is more acceptable to occupants if they have input, regardless of costs. There are fewer complaints about inferior work and occupants take greater pride and care of the unit.

d) Self-help is limited by lack of specialized and particular expertise such as management or construction. This leads to inefficiency and somewhat greater cost. Self-help has other values in increasing client satisfaction and better maintenance.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Differences between soil conditions, lot values, available materials, and transport infrastructure between the north and south mean that two different approaches to the same problem are necessary. Distances make travel expensive. Providing technical information, for instance, on soils or trusses to native groups would be valuable.

b) Appropriate standards of construction for the north are essential. Lack of air circulation and poor use of vapour barriers result in houses rotting out within 4 years. Retrofits and super-insulation are expensive.

c) It may be less costly to attempt to solve problems by paying contractors to do all work, but lack of community involvement is also expensive.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Locally, there is considerable misunderstanding of program opportunities and responsibilities. Mortgage agreements are not understood. Many feel that they are renting, removing pride of ownership.

b) Resource persons such as trainers returning to their communities, play a valuable role - more so than educational materials.

c) Training and education are seen as essential for solving long-term problems.

d) Ways of writing mortgage agreements that are more acceptable to owners would be an advance.

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8. FURTHER COMMENT

Group self-help is seen as being valid despite somewhat increased cost. Its advantages should be assessed over the long-term, as it can contribute to more sustained improvements in communities rather than temporary employment. Improvements for the next generation can decrease future costs for deteriorating housing. The duality of the RNH program between delivery and client involvement should be recognized and the place of participation legitimized.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 28 DATE 2 May 83

1. ORGANIZATION — Kinew Housing Corporation, Manitoba.

2. ACTIVITY AREA — Kinew Housing Corporation is an urban native non-profit organization incorporated in 1970. The corporation operates in urban centres in Manitoba using Sections 56.1 for buying, and section 44 for rental subsidy.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) With CMHC support, Kinew represents a native group actively undertaking collective self-help on behalf of native groups, rather than supporting individual self-help. It taps into government grants for its operations.
b) Kinew has been successful in making available decent affordable housing to native families on Social Assistance in urban areas.
c) Problem areas for program activities are generally social. Vandalization of empty properties, family breakup, and single parent families are some of the difficulties that Kinew contends with.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Kinew caters to all classes of native people in the large urban centres. Most are in the lower socio-economic brackets. Many are on welfare, or have fluctuating incomes and insecure jobs. Migration and a mobile population must also be accomodated. Education levels are low and poor budgeting is common.
b) Very little individual self-help is undertaken by this group, and Kinew's collective support consequently fills a major need.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Kinew, on behalf of its constituency, is empowered to acquire existing housing and to repair and rehabilitate existing structurally sound units. No new construction is undertaken. Screening and selection of native applicants is an important activity. Kinew also collects payments from its tenants and has found that leniency is not in the long-term best interests of its tenants. Kinew also assists other groups in smaller towns to get established.
b) Kinew operates 190 units with another 50 projected. These are available to some of the most needy families.

5. SELF HELP ACTIVITY (Cont'd)

c) Policy is to buy older detached units so that potential problems with neighbours are avoided. The advantages of Kinew's approach are that urban native people in the lowest income brackets are understood, and appropriately housed when few alternatives exist.

d) Business expertise is essential to Kinew's operation, and they hired a manager after experience with the first 30-40 houses. Business initiatives by the corporation are essential to success.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Kinew's approach works in the Winnipeg area, but has found that is is not possible in centres with smaller populations.

b) In smaller centres with no tax base, urban native solutions are not seen as viable, thus polarizing poverty. Jobs, not housing are the primary target.

c) Kinew cannot be cost-effective in small communities. Ownership was suggested as the solution in these areas.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Low educational levels and poor understanding of programs are characteristic of Kinew's constituency.

b) For these groups, resource persons who knock on doors and can meet face to face to discuss problems, are important.

c) Training activities for housing occupants are not seen as an effective solution.

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8. FURTHER COMMENT

Realism is essential in dealing with low-income urban native groups. Individuals must make the uncomfortable choices between relying on welfare, or joining society at large. Kinew assists in the process, although there is no broad native policy framework in this regard. Avoidance of political activity is found advantageous to permit concentration on housing issues. New policies are expected to be established by the Native Urban Housing Association of Canada (NUHAC), but coordination with local groups will be necessary to maintain control.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 29 DATE 2 May 83

1. ORGANIZATION — DIAND Regional Office, Winnipeg

2. ACTIVITY AREA — The activities of this DIAND region office are centred upon on-reserve housing within Manitoba. Total status Indian population is 37,000 with 1/3 off reserve. No off-reserve activity is occurring presently as these groups have little political weight by comparison with on-reserve bands. The main CMHC instruments used are sections 6. and 59. DIAND also processes RRAP for CMHC on reserve on a verbal agreement. DIAND works directly with bands for program delivery.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) In support of band self-help, DIAND assists in the definition of need, provides the normal financing, management and counselling. DIAND is also involved extensively in training, and in setting up housing authorities with simple bookkeeping, loan portfolios and tenancy agreements. RRAP is a popular program with $5000 forgiveable loans. DIAND provides the usual grants for new units up to $22,125 in remote areas with freight to a maximum of $5,600 in Manitoba.
b) There has been a big demand for the RRAP program.
c) Management and maintenance on-reserve are the major problem areas.
d) Bands also use CEIC and NEED funds for the labour component in housing.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) On reserve group self-help is undertaken by bands with the support of Tribal Counsels who have at least one inspector.
b) The band and Tribal Counsels are effective in program delivery but there remains the problem of maintenance.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The bands undertake their own needs-definition, planning and management of construction. They also provide labour.
b) Housing on-reserve is managed entirely through band and tribal counsels and is successful to the extent that the programs are meeting need.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) In the north, remoteness is a factor. Appropriate log housing and stack wall was attempted, but they were unsuccessful.
b) Construction is moving to CMHC's residential standards. However, reserves object to vapour barriers.
c) Better fireretardant construction should be incorporated in standards for remote areas where 10% of the housing stock has burned down.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) It appears characteristic to Manitoba's reserves that maintenance is a major problem. There is an apparent lack of communication on the importance of maintenance. However, attitudes to housing are changing.
b) Resource persons and counsellors are important to communication as visits provide more immediate contact and results, than letters.
c) Training is an important activity. Counsellors for maintenance training are desirable. The same is necessary for cost overruns in construction. Foremen and counsellors who have worked on reserve are preferred. It is necessary to allocate person years for training. The alternative is to use outside services.

8. FURTHER COMMENT

On selection of house types, the 5 CMHC basic house types do not provide sufficient variety. As an alternative, flexibility should be permitted within limits for maximum size and maximum cost. This approach would be more appropriate to self-help.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 30 DATE 3 May 83

1. ORGANIZATION — Manitoba Housing and Renewal Corporation (MHRC)

2. ACTIVITY AREA — As the provincial housing authority MHRC administers provincial as well as federal-provincial housing programs within Manitoba. Under the RNH program the corporation is active in Section 40. The province has a particular thrust towards improved northern housing.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) MHRC's support of self-help is at a fundamental level, assisting nothern peoples to achieve for themselves housing that is more appropriate to northern lifestyles and construction techniques. Under a recent initiative, a meeting was called to establish guidelines for community housing committees and to improve communication with the funding agencies to promote local input and communication between government agencies. eg. DIAND and CMHC are also stressed as a route towards supporting local initiatives. The Province also operates a Critical Repair Program similar to ERP

c) Problem areas have included lack of planning information, relevant codes, house types suited to northern lifestyles, or employment conditions.

d) LEAP grants are used for labour components in housing.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the north, abilities and desire for self-help and self reliant programs is strong, but has been stifled by lack of flexible systems that accommodate their particular needs. Self-helpers are from less advantaged socio-economic groups.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Existing self-help activities are not strong but some of the possible directions envisaged have been developed in response to greater autonomy for northern residents. Future potential directions for self-help include the following:

-Packaged mobile sawmills for the production of building materials on site (Easterville is an example of this approach.)
-Use of log houses and squared log houses using poplar. (Manigatogen is an example demonstrating low heating costs).
-Extension of the existing uses of wood for cooking and heating to offset the high cost of delivering imported forms of energy.
-Stimulation of longer term jobs relating to housing. Native people are unhappy with short term make-work projects.

5. SELF HELP ACTIVITY (Cont'd)

-Improved local participation through the Northern Association of Community Councils whose representatives would carry over to local level.
-Recommendations for a pilot program demonstrating effective integration of community and economic development. Several groups including CMHC were to assign representatives for an ongoing working committee.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Geographical distances and problems of transportation argue for a more self reliant system in northern Manitoba.
b) The prevailing California style ranch housing with synthetic insulation is not appropriate in northern Manitoba lifestyles. Changes to reflect lifestyle and the economics of northern development are sought by MHRC.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remotsness leads to problems in communication, however these can be overcome with greater reliance on locally appropriate systems.
b) Communication and coordination between government agencies should be improved as it can assist in developing local participation.
c) Training activities were not noted as an important factor for improving northern housing. Communications supporting local initiatives were seen as having greater potential.

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8. FURTHER COMMENT

Self-help was seen as an important contributor to improved housing in the north. A great deal can be achieved by providing suitable materials. Many unemployed tradesmen can find jobs in housing, but the existing structures should be more responsive to local initiatives.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 31 DATE 4 May 83

1. ORGANIZATION — Manitoba Metis Federation (MMF)

2. ACTIVITY AREA — The MMF is a native organization delivering CMHC programs in both north and south of Manitoba. The CMHC instruments used are Section 40, rural RRAP and ERP. MMF works directly with Federation clients and also undertakes counselling. The organization is sustained by CMHC grants, and includes counselling and RRAP coordinators as well as 10 housing development officers.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) As a native organization, MMF undertakes group self-help activities on behalf of its membership. These include pre-, post-, and ongoing counselling. MMF provides the counsellors. It assists in preparing packages for tender and getting bids, for Section 40, and material lists and inspections for RRAP. These activities support self-help by individual families.
b) MMF notes that its activities are essential to housing delivery as local conditions vary greatly between north and south. Local counsellors are important. The RRAP program is open to generating extensive self-help.
c) There are numerous problem areas blocking self-help. These include the availability and cost of land in the south, problem of transport and communications in the north, standards suited to self-help and program barriers.
d) Energy, Mines and Resources inputs on appropriate standards for northern and remote housing were noted as important.
e) From MMF's experience sustaining grants are essential for the type of work they undertake. Fee for service is likely to be cumbersome and prohibitively expensive when all expenditures of time are accounted for.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the rural committees, many of MMF's members are in lower socio-economic brackets. Self-help, where it can be identified, is undertaken by individual families using RRAP.
b) Families show themselves capable of using RRAP grants. There is resistance to understanding formal agreements such as mortgages.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Individual self-help activities, as distinct from the community level self-help of MMF, take the form of small-scale individual management.
b) The RRAP program is fairly successful in stimulating self-help initiatives and meeting the need for improvement. Understanding of agreements is not good and arrears levels are high.
c) No distinct advantages to individual self-help were noted. The role of MMF, however, was seen as important to stimulating housing activity.

5. SELF HELP ACTIVITY (Cont'd)

d) Small scale self-help works for individual families. Section 40 stimulates very little self-help at the local individual level.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) In the north, distances, few suppliers, and poor transport mean that materials often have to be delivered by winter roads. This requires organization for the building season and advance planning and payment. As CMHC does not pay in advance, there are cash flow problems that inhibit the small builders. In the south, availability of land is a restriction.

b) Urban style units with septic tanks are hard to build in northern soil conditions with swamp, rock or permafrost, and where cement and aggregate must be hauled in. House types are not suited to northern lifestyles either, and many people want to knock down internal partitions, or otherwise modify houses. Condensation is a problem and vapour barriers are seen as the problem. These factors inhibit participation.

c) Holding tanks and community lagoons have been suggested as more acceptable alternatives. More innovative solutions are needed using logs or rough cut timber.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) In remote areas, lifestyle is an important factor in housing delivery. Lack of acceptance or resistance to urban delivery procedures blocks the system.

b) MMF notes that human contact in the form of resource persons or counsellors is essential in remote areas and cannot be replaced by written material and directions.

c) Training of counsellors is an essential function for the type of activity undertaken by MMF. Counsellors who are familiar with local conditions should be selected, in support of local community based housing committees.

d) In MMF's experience, support work in remote areas takes a lot of time outside standard office hours. They argue for retention of sustaining grants, with controls, rather than fee for service which would curtail their effectiveness.

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8. FURTHER COMMENT

As in other remote areas with low economic activity, housing is equated with economic benefits. Housing was seen as the only economic activity in Manitoba at present. People are prepared to contribute to the process of housing if there are economic returns. For many northern residents on subsistence incomes, the 25% limit on housing subsidies is inadequate and subsidies should be increased.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 32 DATE 27 Apr 83

1. ORGANIZATION — CMHC Provincial Office, Regina, Saskatchewan

2. ACTIVITY AREA — As a provincial branch of CMHC, the office administers a range of CMHC programs within the province. It also cooperates with the province on joint federal-provincial programs. The RNH instruments used are Section 40, RRAP, and ERP and section 56.1 for on-reserve housing. In Section 40, Saskatchewan Housing Corporation (SHC) is the active partner.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CMHC's support of self-help takes the form of administration of programs undertaken by SHC, the Provincial Metis Society and Housing Association (PMSHA) or DIAND as active partners. CMHC also provides client training.

b) Self-help is not highly successful. Native involvement tends to be costly. Through SHC, every unit is publicly tendered. The priority is to get houses built at minimal cost. The RRAP program is uncomplicated. SHC delivers the program and has decided to cut down community work.

c) A major problem area relating to self-help is lack of firm direction or commitment in the RNH program. The place of client participation needs to be clarified.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

4 a) Characteristically, individual self-help should be homeowners. With the low incomes of rural and native clients, home-ownership is difficult and many are excluded from self-help potential.

b) Programs are not set up to stimulate individual self-help, and community self-help by native groups such as PMSHA is expensive.

c) Potential for self-help in the province is limited.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

5 a) Self-help activities vary depending on the groups involved. Little is stimulated through SHC. Otherwise, self-help is undertaken by organized groups. PMSHA assists its membership with program delivery on Section 40, RRAP, and counselling. On-reserve, all construction must be contracted to bondable firms, using labour under the local labour clause. The bands undertake needs-definition, planning, and all contract documentation, specifications, tendering and inspection.

5. SELF HELP ACTIVITY (Cont'd)

b) Self-help presently does not have a good record of success in Saskatchewan. Sweat equity is not considered practical on construction. In Section 40, it is permitted by way of improvements to land, as a form of downpayment.

d) The main limits to self-help are that there is little homeownership on reserve or in rural areas eliminating individual self-help. Group self-help is expensive.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Geographical differences result in rural housing being administered by two different provincial bodies - SHC in the south, and the Department of Northern Saskatchewan in the north.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) PMSHA and bands on reserve provide communication links with individual residents.

c) CMHC allocates funds for Client Training through PMSHA.

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8. FURTHER COMMENT

Many residents see housing activity as the "only business in town", and would like to take part in the economic activity. The lack of clarity in the RNH program over client involvement limits participation.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 33	DATE 27 Apr 83

1. ORGANIZATION — Saskatchewan Housing Corporation (SHC)

2. ACTIVITY AREA — As a provincial body, SHC administers housing programs throughout the province. The CMHC instruments used are Section 40, and RRAP. SHC is the active partner in both.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) SHC supports self-help through co-operatives, and supports self-help in rural housing construction through conventional contractors, using native labour under the hiring practices of the Saskatchewan local labour law.

b) As a programmed activity, self-help shows mediocre success. It is difficult to manage as personalities and desire to contribute vary. Sweat equity without control is also costly. Under the management of construction companies, or cooperatives, it can be workable.

c) Self-help is linked to incentive. Where there are no markets and no return, incentives limit the value of self-help.

e) Reduction of mortgage payments is an incentive, but is achieved by more cost-effective delivery rather than self-help. Arrears on Section 40 are very high. There is a role for client training.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Where it occurs, self-help is undertaken by people who have a stake in the outcome, whether individually, as groups or as cooperatives.

b) Self-help activity is limited by the ability of people to contribute. Without expertise, they need training.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Rehabilitation programs by the province and RRAP generate some self-help activity. The programs are popular but the level of self-help is limited to tendering and managing contracts. 80% - 90% of the work is done by contractors. With native groups, self-help takes the form of group management of the construction process in rural areas and on-reserve. Advance selection of contractors and invitational tender are activities undertaken by groups.

5. SELF HELP ACTIVITY (Cont'd)

b) Group self-help can be inefficient. Groups need training in management. Some years ago, in rural and native communities the native groups brought in projects on budget. This has changed with the tighter economy, and a need for more control.

d) Major drawbacks to self-help include the cost of inexperienced people and cost of training.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

c) Group training in construction, accounting and management of housing is an essential activity for effective self-help. It should be accounted for as an independent activity from housing delivery, even if training is taken "on the job". 6 to 8 months lead time are necessary to integrate training with housing projects.

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8. FURTHER COMMENT

Good care of housing is good motivation for improvements. If housing is well looked after people will respond.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 34 DATE 27 Apr 83

1. ORGANIZATION

Association of Metis and Non Status Indians of Saskatchewan. (AMNSIS)

2. ACTIVITY AREA

AMNSIS is a body representing the interests of the Metis and non-status Indians within the province. It does not work directly in housing, but is the political body for the Provincial Metis Society and Housing Association (PMSHA) which undertakes housing activities.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) AMNSIS strongly supports self-help and the involvement of native peoples in the housing field. Housing is equated with (i) opportunity and (ii) employment. In the north, housing is the only economic activity outside fishing and trapping. PMSHA is sustained by CMHC and is active in Section 40, RRAP and ERP.
b) Under existing programs, housing is poorly built and managed. Needs are not being met.
c) A major difficulty identified by AMNSIS is the difference in objectives in RNH between CMHC which is primarily interested in delivery vs. AMNSIS which is interested in participation. A second problem is the difference between federal and provincial interest between CMHC and SHC.
d) The alternatives to client participation have not provided answers. CEIC and DREE programs were noted as being useful, but cumbersome. The Department of Northern Saskatchewan (DNS) provides a different route to implementation from PMSHA, but also had high overruns. On-reserve programs are characterized by poor maintenance.
e) The improvements suggested are commitment to client participation and training.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the rural areas, potential self-helpers in the native community are in very low income brackets in isolated communities, that lack such services as banks. Banking involves long trips and a lot of time.
b) Individuals have a low understanding of programs or procedures that seem irrelevant.
c) Traditional potential for self-help is strong but is not encouraged under CMHC programs.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

5. a) Self-help activities supported by AMNSIS are the group activities of PMSHA.
b) Under existing programs the success rate is low but could be improved with more appropriate programs.
c) The advantages of working through the native organizations is that they are closely linked to clients and can then achieve better housing and maintenance.

5. SELF HELP ACTIVITY (Cont'd)

d) Under existing systems, programs are geared to failure as the native community cannot cope with holdbacks and 8 to 10 weeks for progress payments. Payment on time would be an improvement.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvement

a) Remoteness slows down the processes of delivery. Lack of banking facilities in the remote communities that need housing means additional delays in processing payments and inherent costs.
b) Standards are not suited to northern and remote housing and housing units have short life expectancy. Alternatives, such as log units without water or sewage and with alternative funding to mortgages are needed.
c) Many people move from tents to new units. These should be designed to suit.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) In the remote areas, understanding of the housing conditions is essential. AMNSIS and PMSHA have the understanding and can communicate at local level.
b) The native communities are able to provide their own resource persons but support is needed.
c) Training in management and bookkeeping for housing is essential and should be undertaken with long-term results in mind.

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8. FURTHER COMMENT

AMNSIS believes that long term involvement of native peoples and communities in the housing process would bring better results than those under existing programs. In view of the obstacles, it was questioned as to why they should continue to press for change. The answer given was that there is no alternative.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 35 DATE 28 Apr 83

1. ORGANIZATION — Provincial Metis Society Housing Association (PMSHA).

2. ACTIVITY AREA — PMSHA's activities are focussed on housing for native peoples in Saskatchewan. The CMHC instruments used are Section 40, and ERP, as well as Part V, Secondment, Cadre, and Training. PMSHA is sustained by CMHC and works directly with native families.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) PMSHA's activities constitute a form of communal self-help rather than support of individual self-help. Under CMHC's programs, PMSHA was previouly active in construction. With the change of government in Saskatchewan, all construction is tendered. PMSHA suggests that it is undercut by companies that can subsidize their bids. PMSHA is still active in ERP and training and counselling. RRAP is delivered by SHC.
b) PMSHA is successful in working with the community in pre- and post-construction counselling.
c) PMSHA needs further construction and management training to compete with private sector corporations in construction and real estate. The 75-25% federal-provincial split on Section 40 is cumbersome. It was stated that 750 houses provided under the 75% federal share would be preferrable to 1000 units attempted under the 75-25 split.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The native community that PMSHA represents are in low socio-economic brackets. Many are unemployed and laid off. Their economic circumstances fluctuate with the availability of jobs, a difficult situation to handle. Small defaults to commercial outlets lead to total loss of credit. Many live in very poor housing conditions.
b) Remote communities, and lack of economic activity inhibits abilities to achieve better housing.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

5. a) The types of activity undertaken by PMSHA are discussed in item 3.
b) As in item 3.
c) The advantages of PMSHA's activities are that the residents can understand better the housing situation and can respond appropriately.
d) Self-help is limited by bureaucratic structures. The compart-mentalization of housing and economics inhibits self-help activity as first cost of housing can be reduced by construction companies if ongoing costs are excluded. Mortgages are unresponsive to local conditions.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Remoteness increases the differences in approach between the housing corporations and the users resulting in poor implementation through misunderstandings or blockages.
b) Standards suited to native conditions would help implementation. A case was noted where a 3 bedroom house could not get mortgage funding because it was of log construction. Simplification of mortgage agreements would help. Energy conserving houses help to reduce overall cost, but residents must know how to use them. There are many cases of unused funding because availability lapses due to delays.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications would be greatly improved if there were clear descriptions of the roles and responsibilities of the various actors in housing, including the client organizations.
b) Many residents find information extremely complex and cannot determine what is available to them. Clear definition of terminology, and of program offerings would assist.
c) Counselling is an essential activity. Training in management, bookkeeping and home care should be continued. Many people are totally unaccustomed to housing structures and procedures. It is important to crack this training barrier.

8. FURTHER COMMENT

PMSHA is not looking for handouts but believes that people are more responsible if they work for what they get. Good management comes from being given accountability + responsibility along with money. It is not adequate simply to focus on the reduction of arrears without compensating advantages. Hard, but fair evaluations should be made. PMSHA seeks fairness, noting that although they receive direct subsidies, competing conventional organizations receive hidden subsidies, that make the job of housing native peoples more difficult.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 36 DATE 28 Apr 83

1. ORGANIZATION — Department of Cooperatives (SHC), Saskatchewan.

2. ACTIVITY AREA — The Department's activity areas have varied over time with changing program emphases by the Saskatchewan government. The programs are provincial only, and limited to Saskatchewan.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Department has supported cooperative housing for many years. The current cooperative program is called the NEW program. By working through the Department, advantage can be taken of bulk purchasing, and borrowing against cooperative security. Under the province's NEW program, individuals arrange their own mortgages and interim financing from banks and credit unions. The program is available throughout Sask. and is not restricted to rural or urban areas. In 9 regions, the Department has resource persons to assist with the programs.
b) Over the years to 1983, the Department was successful in stimulating affordable cooperative housing but the target unit cost crept up from $25,000 to $40,000 in 1982.
c) The major difficulty with the NEW program is that of interim financing during construction.
d) In 1982, the province introduced the Home Energy Loan Program to improve energy efficiency. In Jan. 1983, the stimulative Build a Home Saskatchewan Program was introduced. Both have been superseded by the NEW program.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Previously, self-help was undertaken on a cooperative basis. Under the present program, the focus is on individual families.
b) The only limitations on house type are those of the mortgage and interim financing.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities under the present program centre on the management of purchasing or construction by owners. They are not geared to rural areas. Land is available from the SHC land bank and the first progress payment covers land and construction up to subfloor level. Owners must find interim financing for this work. Sweat equity is permitted.
b) The program is too new for feedback.
c) The advantages of cooperatives are that they make available financing to families with little or no money. Cooperative funds can cover bridging finance where no other is available.

5. SELF HELP ACTIVITY (Cont'd)

d) The mortgage and interim financing requirements limit the undertaking.

6. IMPLEMENTATION

a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS

a) Local constraints
b) Communication
c) Training
d) Other

8. FURTHER COMMENT

Experience with cooperative programs showed that contractors previously saw the programs as a threat. When they were included in programs, this difficulty was resolved. The advantage of contractors is that they continue construction through the winter months where self-helpers cannot. By 1980, 70% of coop units were built by contractors. In the south, contractors acted as the general contractor, subcontracting the trades. In the north, coops acted as the general contractor. For families with little or no financial resources, cooperatives provide the advantage of pooled resources permitting start-up. They are not involved in rehabilitation.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 37 DATE 28 Apr 83

1. ORGANIZATION — Department of Industry and Commerce, Regina, Saskatchewan.

2. ACTIVITY AREA — The Department is not active in the housing field per se, but supports native small business initiatives. The Department was contacted for general views regarding experience with self-help.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Special Agricultural and Rural Development Agreement (ARDA) was the program discussed. It is a federal/provincial agreement which began in 1971 and extended to 1984. The types of projects that can be assisted are the following:
-small business development projects involving the establishment, acquisition, expansion or modernization of business.
-projects related to the development of agricultural resources.
-projects which assist people to enter the labour market through training or employment adjustment plans, when such assistance is not available from other sources.
Construction enterprises are eligible.
b) The program has been well received by the eligible groups, and a number of well run local business enterprises are in place.
d) The Department's program can be combined with CEIC funding, as well as DIAND. The ARDA program is not normally available on-reserve unless by special agreement.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Under the ARDA program, self-help initiatives are undertaken by rural and native groups, including incorporated non-profit organizations.
b) The program shows that there are excellent business skills in the rural and native communities, but that a consistent focus on the business goal must be maintained.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The program stimulates initiative in communities, from defining a project, need for it, organizing, applying for assistance, to running the business. Local boards from the wider community are necessary.
b) The program has resultant business-like approaches by the groups assisted. Experience has shown that the program is less successful where groups confuse the program with wider political goals of the community. Where groups use it to build special business expertise, it works well.

5. SELF HELP ACTIVITY (Cont'd)

c) Indian Arts and Crafts was noted as an example of a group who budget well, maintain their consistent direction, are businesslike, administer funds well, and manage cash flow. The result is employment for a number of people, while building up business skills and experience.

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remoteness increases communication difficulties, and costs. Focus around local centres reduces these. With construction in remote areas , businesses must learn to operate within the summer construction season, schedule accordingly and allow for the time lag.
b) The Department provides resource persons with special skills such as accountants, managers, and property appraisers.
c) Training activities take place on the job with assistance from outside resource persons.
d) Separation of broader political concerns from business decisions is important.

8. FURTHER COMMENT

In the case of one native construction company, the organization was a broadly based community group, with CMHC funding. The broader political concern was that housing as economic activity was the "only game in town" and the community wanted part of that action. This objective was confused with the direct goal of good business management and resulted in some lack of trust of assigned resource persons. The enterprise, nevertheless, did well but clear identification and separation of political and business goals helps the process.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 38 DATE 29 Apr 83

1. ORGANIZATION — DIAND, Saskatchewan Regional Office.

2. ACTIVITY AREA — This DIAND regional office focusses on housing both on- and off-reserve within Saskatchewan. CMHC instruments used are sections 59, 56.1 and 6 for new construction, and 34.1 RRAP is used for upgrading. Emergency repair has been discontinued. DIAND works directly with band user groups.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Typically, DIAND supports self-help and the autonomy of bands at all levels, from definition of need, to construction. DIAND also supports self-help through training. The J-circulars are used to promote understanding of programs.
b) The success varies between on- and off-reserve housing. The existing programs are successful in achieving housing starts but not in completion of units.
c) On-reserve, the major problem area is completion of units. This is hard to achieve within the subsidies alone. Attitudes also appear to be a factor, with lack of understanding, willingness, or incentive to complete unfinished units.
d) As in other regions, bands access CEIC programs for labour components in construction, including Winter Works, Band Works, Work Opportunity, and Labour Intensive Programs.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Characteristics are different on- and off-reserve. On-reserve band housing is undertaken by group self-help. Off-reserve, self-helpers tend to be individual owners.
Self-help appears to be limited on-reserve by a combination of subsidies that do not permit completion, with lack of initiative.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Off-reserve, individual self-helpers handle the entire process by themselves, including planning, financing, and managing construction. On-reserve, the planning and financing are not generally matched by management and completion. Sweat equity is not common in either case, but some labour is provided to contractors working on-reserve.
b) The off-reserve program appears to be working well. Needs are met and houses completed. Arrears are only 5%, foreclosures are 4% over time. On-reserve units are left incomplete and unoccupied. Vandalism then becomes a further problem.

5. SELF HELP ACTIVITY (Cont'd)

c) Comparison of the on- and off-reserve programs suggests that individual ownership increases caring and accountability for housing. A sense of independence from DIAND is also seen as important.

d) On reserve, problems were noted as being significant. Subsidies were seen as encouraging the view of housing as a right with no responsibilities attached, contributing to the low level of concern about completion of housing. In 1982-82, more bands have opted for tendering to outside contractors for ready units.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Conditions on reserve contribute to failure in completing housing. Social problems and vandalism are inhibiting factors. With increasing sophistication this is changing, and management of band affairs is improving.

b) Urban housing standards may contribute to difficulties. Standards reflecting on-reserve conditions, such as log housing, were discussed as an option. The lack of market conditions on-reserve diminish incentive. There is a need for better ways to achieve a total funding package that would enable completion of units.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Better communications and training were seen as an essential element in improving on-reserve housing conditions.

b) Manuals such as the CMHC Home Care, are useful.

c) The counselling by DIAND on- and off-reserve is seen as having positive effects. There is an absence of housing policy at local level. Training for band policy management and control is needed.

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8. FURTHER COMMENT

Friendship centres in urban areas were noted as having an impact on changing attitudes.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 39 DATE 19/21 Apr 83

1. ORGANIZATION — CMHC, Alberta Provincial Office, Edmonton.

2. ACTIVITY AREA — Typically, the Alberta Provincial CMHC office covers the range of CMHC programs within the province, including CHOSP and CHRP. The RNH instruments used are Section 40, rural RRAP and ERP, as well as on- and off-reserve and urban native programs. The Province is the active partner for Section 40 and ERP is delivered by the Metis Association of Alberta (MAA). The MAA receives a sustaining grant.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CMHC supports self-help to varying degrees through the above programs. The Province takes strong initiatives. Self-help in Section 40 is assisted through the Province's CHAP Program, but CMHC is not involved in other provincial areas such as the Transitional Housing program or settlements included under the provincial Federation of Metis Settlements Betterments Act. The rural RRAP program encourages self-help.
b) The level of success of programs also varies. In urban areas, the CHOSP and CHRP programs have been very effective in stimulating client contributions to self-help. The RRAP program is also popular.
c) The individual clientele of urban markets are easier to serve than the disperse populations in rural areas where there are choices for allocation of funds and potential bias.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-helpers in rural programs tend to be owners whose locational choices are limited by socio-economic factors. Lack of employment is common in rural areas and on reserves. There is dwindling capability for self sufficiency.
b) Self-help abilities tend to be limited by unrealistic aspirations generated by the availability of subsidised social housing programs.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help generally takes the form of individual family management of construction or improvement.
b) Self-help initiatives in rural and native housing are not highly successful.
c) The advantages of self-help in urban areas are clear, in providing or improving housing owned by occupants. Accountability results in the care and maintenance of housing.

5. SELF HELP ACTIVITY (Cont'd)

d) Self-help in rural areas is discouraged by myths about rights and responsibilities in housing. The most important of these is the perception that housing should be provided for free, particularly in non-market situations and in remote areas. Subsidies have led to expectations of more, and to perceptions that the subsidizing organizations do not provide enough. This erodes self-help and self worth.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) In rural areas with a poor economic base, subsidized social housing is essential, but implementation of the programs is curtailed by attitudinal problems. Subsidies can be seen as having a more substantial impact on expectations than on completed buildings.

b) In the RNH program, lack of clarity between delivery of housing versus client participation leads to unrealistic expectations and hinders the process. It needs to be established whether these are compatible goals.

c) One suggested route towards managing the subsidy component is to make once-only grants, leaving the remainder to the self-help initiatives of recipients. This would help resolve the problem of arrears.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) In many native settlements, the economic component of housing is seen as essential. This is a positive element to be used.

b) Resource persons and materials are necessary to improve communication and increase understanding of programs.

c) An evolutionary process through training would help resolve some of the myths surrounding housing, providing more realism on adequacy and affordability.

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8. FURTHER COMMENT

The divergent views and expectations between the funding organizations and the communities was seen as an obstacle for subsidized housing. Concentrated effort is needed in order to resolve the problems. Greater clarity in the primary focus of the RNH program, delivery or client participation, would help. The present misunderstandings inhibits self-help and housing improvement in rural areas. Better needs identification was seen as necessary to establish and resolve the needs perceived by clients.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 40	DATE 19 Apr 83

1. ORGANIZATION — DIAND, Alberta Regional Office, Edmonton.

2. ACTIVITY AREA — DIAND's regional office activities in housing include on- and off-reserve within Alberta. The instruments utilized are the normal 59, 56.1, and 6 for construction and 34.1 RRAP for rehabilitation.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The office supports self-help and maximum autonomy by bands in accordance with DIAND's policy. The primary activity is the administration of the DIAND contributions to house construction ranging from $18,000 to a maximum of $21,345 for rural and remote, up to $7,000 for transport. As an essential complementary activity, DIAND undertakes training of various forms.
b) The effect of self-help is such that housing is the biggest employer on-reserve in Alberta. Housing is also becoming more acceptable and the backlog is being reduced.
c) Free handouts suffocate self-help. The subsidies can create problems if seen as grants. They are referred to as contributions so as not to erode self-help initiative.
d) As in other provinces, bands may use funding from other programs such as CEIC. Bands use welfare payments and Work Opportunity Programs to supplement DIAND's subsidies. The NEED program has not been popular.
e) Permitting bands to manage their own affairs and avoiding direction and steering of band activities builds up experience. Too much assistance destroys self-help.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Band self-help is a communal self-help process, generally on-reserve. It applies to the lowest socio-economic levels and includes people on welfare.
b) The bands have shown themselves to be generally competent in managing their own housing as groups. Outside interference limits the process.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Many bands are now responsible for their own housing, even in areas that are not economically viable. Bands generally use their own band funds for housing development. Contracted construction is used as well as sweat equity, which takes the form of group "working bees".
b) Permitting band initiatives, assists them to meet their own needs. They are aware of the funding available and know how to use it. This leads to some unusual initiatives, and housing grants can be seen to resolve wider community needs, stimulating employment rather than housing, for example. With

5. SELF HELP ACTIVITY (Cont'd)

knowledge of increased grants, people are now moving back to reserves. Housing grants are in some instances used to buy cars to provide mobility to job opportunities.

c) The advantages of self-help are economic activity on reserves and greater responsibility and satisfaction with housing. Learning by doing also improves expertise over time.

d) Provision of money without permitting responsibility destroys initiative and self-help. Self-help is best supported by permitting local initiatives and enterprise, and avoiding procedures that stifle these.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) There are program choices for implementation. The CMHC CHOSP and CHRP programs were not seen as stimulating self-help as most construction is done under contract. Section 56.1 has a similar effect, and there is little Indian involvement. Residential standards are used. Life expectancy of units averages around 15 years.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) With the reduction of the housing backlog, emphasis should be shifting to the management, operation, and maintenance of housing. A program for renovation of existing housing is also important. There are no programs for these at present.

c) Training for home care, maintenance, and renovation are needed as is a program to upgrade management skills.

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8. FURTHER COMMENT

It was noted that Indian Affairs has no responsibility to provide housing although this is frequently expected. An approach that encourages initiative using funding contributions, helps people help themselves. 'Self-help' was seen as being the management of one's own resources. The handing out of grants without providing management skills erodes self-help.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 41 DATE 19 Apr 83

1. ORGANIZATION — Alberta Housing Corporation (AHC).

2. ACTIVITY AREA — This Housing Corporation has a number of initiatives for the housing of rural and native peoples within its provincial jurisdiction. The corporation is the active partner in CMHC's section 40 program and shares responsibility with other provincial ministries in other areas. Programs incorporating self-help components take a variety of forms and incorporate self-help at different levels.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Self-help in the form of ownership is the most common form under AHC's programs. In section 40, AHC builds and manages housing. The Metis Association of Alberta provides an information service to the community. In a program entitled CHAP, shared with the Cooperative Housing Branch of Alberta Housing and Public Works, management and labour forms of self-help can be incorporated. CHAP combined with the Home Ownership Program (HOP) are also instruments for delivery under section 40.

-Under the province's Transitional Housing program, the province assists indigenous peoples to bridge the gap to an urban environment. In a shared program, counselling is provided by the Dept. of Advanced Education and Manpower. AHC funds or constructs housing in the family's chosen community. Rent geared to income with an option to purchase after two years provides a transition to ownership in a new community where employment can be found.

-The Rural Mobile Home Program is a very large program providing mobile homes to families in remote areas living in unsafe or overcrowded conditions. Under a rent-to-own plan families can achieve ownership and the consequent responsibility for self-help in financial matters and maintenance. As extension of the program allows its use on reserves in cooperation with DIAND/

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) From the foregoing, it can be seen that the range of self-help varies from sweat equity in management and construction to the low levels of home care and maintenance. Potential self-helpers cover the entire socio-economic range, as individual families, or cooperative groups.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The activities and success of self-helpers vary with the programs as described above.
b) Success also varies. The CHAP program is most successful (see interview no. 42) and incorporates a high level of self-help. At the other extreme, the Rural Mobile Home Program has a very low self-help component, other than possible ownership, but is extensively used.
c) Ownership is seen as a stimulus to pride and care in the home, with better maintenance and accountability when people have a stake in the outcome.

5. SELF HELP ACTIVITY (Cont'd)

d) Remoteness in rural areas leads automatically to higher costs. These must be accepted by society. Choices must then be made as to whether to keep down costs at the expense of self-help or incorporate self-help as a route to lower costs over the long term. Single one-time grants for a house are a possible route, leaving all ongoing payments to the owners, and reducing administrative costs.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The Rural Mobile Home Program indicates a simplified method of delivery to remote areas.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Local conditions in remote areas dictate that good communications are essential. Training and counselling should be matched to the available programs.

b) AHC provides a wide range of literature including program descriptions and Home Kits for Owners. Under the RNH program, MAA undertakes counselling.

c) AHC is not directly involved with counselling but undertakes the shared programs noted above where counselling, specifically aimed at the program is undertaken by other agencies.

d) CMHC counselling was seen as having a poor record. It was high cost with no immediate return, and few results over the last decade. Kits are seen as high cost and not very effective. There is too much hurry with results expected in one year. To be effective, training and counselling must be locally relevent, and designed for long term results.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 42 DATE 20 Apr 83

1. ORGANIZATION — Coop Housing Action Program (CHAP).

2. ACTIVITY AREA — As a program of the coop Housing Branch of Alberta Housing and Public Works, CHAP focusses on "energetic and capable" families who can undertake self-help. The program is used in the delivery of section 40, along with the Homeowners Program (HOP). CHAP works directly with individual self-help families in the program.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CHAP supports self-help by assisting families to learn how to be their own general contractors. Families learn all the necessary steps in the process. They are also encouraged to take advantage of bulk buying with other CHAP builders and to provide their own sweat labour where appropriate to reduce construction costs.
-By comparison, the HOP program gives families basic information on house design, financing, and contracts, and helps them find a reputable builder.
-The Coop Housing Branch directs owners to one or other program.
b) The CHAP program has had remarkable success having helped over 1,000 families to homeownership through self-help.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The families who have been assisted to date have had some basic ability, but have had no construction expertise. They have ranged across the income scale from labourers to people with Master's degrees.
b) Individual families are assessed for ability to undertake the program. Those who don't match the requirements are steered to HOP. Priority is given to families with one or more dependent children, first home owners, and families who own a home but need better accommodation.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

5. a) The activities of the self-helpers basically include financing and contract management, as well as some sweat equity. In advance of construction, families attend a construction management course for one or two evenings a week for about 18 weeks
b) The level of success was discussed in item 3b.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages are client involvement resulting in better maintenance, accountability, and satisfaction. In relation to the RNH program, families in CHAP or HOP are eligible for mortgages for low income families in rural Alberta, provided they live in communities which have been approved and whose total family income is not over $18,000 a year.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Distance from centres where courses are held constrain implementation, but the HOP program is available as an alternative.

b) Clients have a range of mortgage options including Rural and Native, and Agricultural Development Corporation mortgages. Initial subsidies available to CHAP clients enable start-up.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Distance from centres are the only main constraints.

b) CHAP provides all training materials and resource persons. The materials are completely comprehensive and are backed up by course leaders.

c) The training courses cover house design, mortgages and interim financing, cooperative buying, job scheduling, and contract relations, and house construction. The latter includes training on jobs that owners can do by themselves to save money.

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8. FURTHER COMMENT

Despite its success, the program is not seen as being universally applicable. It tends to "skim the cream off the top" of those who can undertake self-help. Interestingly, contractors do not see self-help as a threat. CHAP is seen as a program that pumps millions of dollars into the construction industry and they generally want to be part of it. Through the program, they are relieved of the problems of finding land.

INTERVIEW REPORT - SELF HELP IN HOUSING	/1	NO. 43	DATE 20 Apr 83

1. ORGANIZATION — Metis Association of Alberta (MAA).

2. ACTIVITY AREA — The MAA's activities cover CMHC RNH programs throughout Alberta. The RNH instruments are section 40, RRAP and ERP. The MAA is sustained by CMHC, and works directly with clients through its locals. The province plays the lead role in section 40.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) As a native organization MAA undertakes community self-help on behalf of the rural native population. The main activities are communicating, and informing communities about the programs. Every community has a local and MAA works through these with its counsellors. It also undertakes inspections.

b) MAA does not view the present system as permitting successful self-help, as too much is controlled directly by provincial authorities.

c) The Province selects families for housing under CHAP and allocates grants. MAA receives advice of decisions or approvals some time later, and also lists of those in arrears.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The potential self-helpers that MAA deals with are native peoples belonging to its locals. They are generally from rural areas with poor socio-economic opportunities.

b) Self-help is limited by program considerations. Some is undertaken in section 40 through CHAP.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The community self-help activities of MAA are primarily those of an information agency. MAA's counsellors provide information on programs. Under section 40, CHAP encourages sweat equity by individual home owners. MAA is active in RRAP and ERP.

b) Most of MAA's members would prefer to be more involved in the programs even if this was a slower procedure. CHAP is successful in involving owners, but the numbers are limited.

c) The advantages of self-help are greater involvement in housing, and greater satisfaction, and care of the unit.

5. SELF HELP ACTIVITY (Cont'd)

d) The self-help initiatives of the native community are not used to the full, because of limited decision making authority.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The MAA provides a local presence that is valuable for assisting in counselling and inspection in remote areas.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) In local communities, MAA finds that people do not understand the content or purpose of forms, or their own responsibilities. This applies to applications for subsidies and mortgages.
b) MAA's counsellors provide an essential link in the delivery chain. Resource persons are more effective in disseminating information to the native community, than pamphlets. They also help to keep up client's interest through the application procedure.
c) Training in home care and management and inspection is useful.

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8. FURTHER COMMENT

MAA believes that the self-help capacity of neither its members, nor itself as an institution are used to best advantage. Greater involvement in decision making would tap some of this potential.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 44	DATE 11/14 Apr 83

1. ORGANIZATION — CMHC, British Columbia Regional Office.

2. ACTIVITY AREA — The B.C. regional office concentrates its effort on programs within B.C. and the Yukon. The instruments are typical and cover the range of CMHC programs. The RNH program covers sections 40, RRAP, ERP, and 59, 56.1 and 6 on-reserve. It also provides sustaining grants for native groups and the Indian Friendship Centre. CMHC is the active partner in section 40.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Self-help is assisted primarily through support of native groups, on-reserve, and sustained under the RNH program. There is little section 40 activity. The bands on-reserve, the Metis, and non-status and urban native Friendship Centre are active.
b) The level of success varies with the implementing groups. The Vancouver Indian Friendship Centre has established a successful program in Vancouver. On-reserve projects vary with local environmental conditions.
c) Problem areas tend to lie in the support structure for native organizations. Consistent activity to provide necessary training and expertise is needed.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The self-helpers who are supported under CMHC's RNH funding are both owners and tenants, individuals and groups. They are generally in groups eligible for social housing.
b) Most self-help groups are involved in a struggle for self-determination. Some are more successful than others, but most self-help is community self-help.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Activities, success, advantages, and limits vary with the different groups. Self-help activities of the B.C. Remote Housing Assoc. (BCRHA), the BC Native Housing Corp. (BCNHC), the Indian Friendship Centre, and the Bands on reserve are discussed in interviews 45 to 48. The Metis and non-status Indian political organization, United Native Nations (UNN), has moved away from direct involvement in housing towards support of the self-help initiatives of BCRHA and BCNHC.

5. SELF HELP ACTIVITY
(Cont'd)

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

6. a) Local environmental conditions, social, economic, political, and traditional, appear to have greater than normal effect in determining the success or failure of projects. Small scale projects appropriate to local conditions appear to be most easily implementable, although distance and accessibility remain problems and lead to construction of social housing under RNH, that costs more than it is worth.

b) The budgeting of construction is an institutional problem with short construction times, but long lead times. Monitoring and supervision in remote areas is costly.

c) Self-help exists but its importance must be assessed. If it is a priority, it must be affirmed and suitable implementing mechanisms adopted.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

7. a) Local conditions lead to gaps in communication and differing perceptions over responsibility and accountability.

b) For self-help, communication through resource persons is seen as an important link. Supervisors and inspectors play a major role in self-help for remote areas.

c) Training of client representative groups in management, construction, and maintenance is needed. On the job training is useful. Inspectors can play a valuable role but need special selection and training. Man years, job descriptions, and training would need revision to accommodate.

d) The concept of debt is problematic. It forms the basis of the mortgage system. Debt is linked to the ability for a family to lose its home. This is not the traditional system. New forms of funding, or training are necessary to bring the two into line.

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8. FURTHER COMMENT

It was noted that self-help must be initiated in the community. The interest and commitment exist at the grass roots level. For self-help to be a programmed activity, however, it must happen in an organised fashion. The necessary ingredient from central agencies is to recognise and facilitate the process. The dual focus of the NHH permits this, but there is no clear direction or commitment. If self-help is important, its role should be affirmed and obvious.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 45 DATE 11 Apr 83

1. ORGANIZATION — British Columbia Remote Housing Association (BCRHA).

2. ACTIVITY AREA — BCRHA's role has largely been absorbed by BC Native Housing Corporation (BCNHC) except in the area of maintaining the existing housing portfolio of BCRH, and in ERP and RRAP. BCRHA receives sustaining grants from CMHC.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) BCRHA's support of self-help takes a variety of forms. It supports self-help through ownership and in the maintenance of rental accommodation for native peoples. It also assists in the processing of applications and funds. BCRHA provides inspectors for the RRAP program. There is very little self-help in ERP.
b) The RRAP program is extensively used and the self-help content is high.
c) Remoteness and long travel times are a problem for inspections.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) As with BCNHC, BCRHA represents a community self-help initiative. At the same time, through its activities, it supports individual self-help of native families in RRAP. The native groups are both owners and tenants. They are frequently in low socio-economic brackets and are often on subsistence or welfare.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help takes the form of management of construction for RRAP or new construction. Communities have a major role in defining needs, applying for and processing funds, and allocating housing. Sweat equity is not easily incorporated.
b) The work of BCRHA and BCNHC assists in meeting housing need as it provides a local presence. Inspectors play an important role in housing delivery, and in ensuring high quality housing.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Geographical distances and difficult terrain mean that travel time creates an obstacle for trades, and inspectors alike. They add to the difficulties of achieving savings in volume production.
b) The difference in budget years and the slow process for designating projects, means that projects are often not processed in time for the construction season.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remoteness adds to communication difficulties between central agencies and individual rural residents.
b) People on the ground provide an essential communications link, of greater value than written materials.
c) Inspectors can include a very useful counselling function if trained.

8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 46	DATE 11 Apr 83

1. ORGANIZATION — British Columbia Native Housing Corporation

2. ACTIVITY AREA — BCNH is a native organization whose activities represent a communal self-help component in the improvement of native housing conditions with CMHC funding. Focus of activities is on improvement of existing native housing and construction of new. CMHC instruments used are Section 40 and emergency repair 36g. BCNH works at grass roots level with direct contact with clients in the native community.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Under the umbrella of United Native Nations (U.N.N.). BCNH focusses on housing with CMHC sustaining grants. U.N.N. is structured with local representatives in 8 zones in BC, and BCNH works through these locals. They assist in the definition of needs, allocation of units and funding, and in some new construction. It also represents community interests to CMHC, the province and municipalities and town councils. General contracting is undertaken but not subcontracting specializations.
b) Achievement is mixed. Linkages to the community were noted as invaluable. They represent a vital link in delivery of RRAP. The construction of new houses is less successful for a variety of reasons.
c) Problem areas include difficulties in agreements with authorities on designation of projects, approval of funding too late for the construction season, and the allocation of completed units. Post occupancy costs are high.
e) See items 5 and 9.

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4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The client groups represented by BCNH are native peoples in rural BC, constituting individual families and community groups.
b) Community abilities through BCNH are related to information, communications and inspections.
c) BCNH sees further potential in its construction capacity, given appropriate assistance, and it sees a major potential for improved housing with more and better trained inspectors provided by BCNH.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The communal self-help activities of the BCNH as a native group are noted under 3a. The self-help activities of its individual members include construction, or small scale management of construction.
b) The level of success with the existing system was not considered advantageous in new construction, in terms of stimulating initiative or participation, or meeting housing needs on a large scale. BCNH considers self-help as having unused potential.

5. SELF HELP ACTIVITY (Cont'd)

c) The potential advantages of self-help are realized only to a limited extent in BCNH's view. Several obstacles present barriers but advantages could include better affordability and client satisfaction.

d) Individual self-help is limited by lack of client involvement. Self-help initiatives are linked to self-esteem. Pride of ownership is lost through poor construction. A 'welfare attitude' also means a lack of pride. BCNH's communal self-help appears to be curtailed by lack of access to construction contracts. Incentives for native builders were suggested. Federal/provincial differences are seen as delaying finding which also frustrates self-help.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) In northern delivery, distance results in difficulty in getting contractors. Low volume means increased costs. Self-help is possible. Inspectors are an important link in estimating costs and determining competence of self-helpers.

b) Meeting of standards is a problem, particularly with septic tanks. Procedures should require inspections before backfilling. Inspectors are again important. Where inspection departments are understaffed, interim inspectors are necessary. Funding is approved in August or September, and the building season ends in October - curtailing self-help activities.

c) Major improvements could be achieved with well trained inspectors provided by BCNH at local level. This would resolve some of the difficulties of building quality in remote areas, and of community participation.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remoteness of the northern areas leads to gaps in communication. BCNH has a local grass roots organization with the potential for closer links to self-help housing.

c) The training of inspectors and clients in housing improvement are important.

d) The major lesson from BCNH is that the system of locals, at grass roots, enables useful communication on housing.

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8. FURTHER COMMENT

Housing is one of the "biggest issues" for the native community. They want involvement in all aspects, from needs definition, through design, to construction.
Section 40 has a bad name. Quality is poor, post occupancy costs are high, and the community has little involvement.
Community involvement is strongly encouraged, with trained BCNH inspectors, as well as better access for native builders to construction contracts.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 47 DATE 12 Apr 83

1. ORGANIZATION — DIAND, B.C. Regional Office.

2. ACTIVITY AREA — Housing interests include the normal DIAND activities, within B.C. The CMHC RNH instruments used are sections 59, 56.1, and 6, as well as 34.1 rural RRAP, on- and off-reserve. The Status Indian population in the province is 54,000 with 30,000 on-reserve. However, there is comparatively little off-reserve activity occuring under DIAND's authority.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The DIAND BC regional office supports self-help through the above programs, designed to incorporate self-help elements. It also assists through counselling, training and inspectors.
b) The level of success through self-help varies with the skills and resources available to bands, as discussed in item 5.
c) Program areas inhibiting self-help effort are paperwork and cash flow difficulties. Bands do not easily accept the paperwork and advance financial planning required by the programs. Loss of warranty inhibits self-help.
d) As in other provinces, bands also use funding from other sources such as CEIC, NEED, and welfare to supplement their DIAND subsidies.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The self-help component in housing by bands in BC is fairly substantial. Self-help is undertaken both at community level and at individual level with band support. As elsewhere, lack of employment is a characteristic difficulty.
b) The level of ability varies from band to band. Some are very competent in handling housing and larger community projects. The best self-help is achieved where bands work well in teams.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The types of self-help undertaken by bands can cover the full range of activity from needs definition through planning and management to maintenance and upkeep. In terms of construction, self-help includes band-contracted construction, individually contracted construction, and sweat equity. The latter is less common.
b) Success is varied. In some instances, high levels of initiative, administration, and management by bands have resulted in the construction of community facilities such as a hall, gymnasium, and stores, on budget. Firm construction supervision is seen as an important key to success. Subsidies can lead to welfare attitudes and remove incentive.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help involvement at band and individual level can be seen in a number of instances. Projects of good quality are produced, and are maintained, contributing to further pride in community. Pride of ownership is an advantage, but occurs only if the project is completed successfully. In some instances, cooperative 'barn raising' adds to community involvement.

d) Self-help can be limited in a number of ways. At band level, good leadership and administration are essential. Social problems, alcoholism, and poor local government practices inhibit self-help. Directives and instructions can lead to false expectations. Willingness to accept the nature of programs is a factor for success. Expertise is a problem area that can be solved by training but trainees often move off-reserve after.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Remoteness provides an incentive for self-help but supervision and inspection are important.

b) There is little incentive to maintain housing. Under RRAP, 90% of housing is completed to NHA standards. Some remain unfinished and substandard. Attitudes are an important factor.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Better communications between bands and the funding agencies are seen as important to self-help.

b) With the lack of expertise, training in administration, budgeting and construction activities are important. The best training, however, is achieved on-the-job with resource persons or counsellors.

c) Inspectors can play a particularly valuable role in on-the-job assistance. Their role should be less that of enforcer than advisor or encourager.

d) Written training materials need careful use. Frequently, the volume of material given to bands is too great to be used easily. Much is not even useful to technical personnel. Some advisory information simply assists bands to fail rather than succeed. A learning-by-doing approach was advocated.

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8. FURTHER COMMENT

Self-help is a growing feature in band housing in BC. but evidences some short-comings in planning, development, administration, and construction. Attitudes are a factor, lack of interest and an adversarial approach inhibit self-help, as does the lack of incentive that tends to accompany direct subsidies. The costs of client involvement are high, but need to be carefully assessed in B.C. where alternative solutions are also costly. On-the-job training was seen as an important activity for improving self-help.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 48 DATE 13 Apr 83

1. ORGANIZATION — Vancouver Indian Friendship Centre.

2. ACTIVITY AREA — The Friendship Centre has a limited activity area. It focusses its attention directly on the urban native housing and community. It has close affiliations with United Native Nations (UNN) locals in the Vancouver area and works jointly with UNN in Vernon, B.C. Joint services in the Vancouver area have been turned down. The CMHC instruments used are sections 56.1 and 34.1 RRAP.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Centre's activities constitute community self-help. It does not support individual family self-help in housing. Activities are discussed in item 5.
b) The Friendship Centre now has 156 rental units in its portfolio, having been in housing since 1976.
d) The Centre noted that through the RNH program there was little opportunity on-reserve despite availability of skills. These skills are used through the urban native program.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) The Centre is a group self-help organization working on behalf of urban native tenants. Tenants are generally in lower income brackets.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) In response to the needs of urban Indians, the Centre uses CMHC funds to acquire, build, and renovate rental units and community facilities. It has also developed its own administrative capacity and is firm in the collection of rents. It also operates a construction company, Longhouse Development Ltd., as a wholly owned subsidiary of the Centre. The native labour component in Longhouse includes carpenters, labourers and sub-trades. Most have undertaken the long apprenticeship necessary for union membership. The Centre is a unionized corporation.
b) With 156 units in its portfolio and a further 96 under construction or being developed, the Friendship Centre has also acquired a hotel. The hotel was in poor condition but in a suitable area of Vancouver. 122 hotel residential units are being developed

5. SELF HELP ACTIVITY (Cont'd)

using RRAP funding at less than $4,000 per unit. Of its portfolio, 15% are at market rents and these carry the remaining subsidized rents. Proof of success is very broad community acceptance and support contributions on an honour system, by people in the Indian community who have gained through the Centre's training. The Centre's activities are doubling annually.

c) The advantages of the Centre are clear in that they provide housing at affordable cost to native peoples in Vancouver, and also a community framework that obviates many social problems.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Certification by the union was seen as an important factor in achieving recognition and acceptability in the labour movement.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Communications within the community are important for successful operation. Local involvement is encouraged by tenant committees for the various housing projects. These committees now undertake tenant selection. They are sensitive to local pressures and local opinion and despite some early objections have established themselves as good neighbours. Long term residency is encouraged, and tenants see the unit as their own. The caretaker collects rents and manages without difficulty.

c) Training is an essential activity. It provides skills but also acts as a morale-booster for the unemployed with social and alcohol problems. The Friendship Centre, through CCDP training programs assists in offsetting larger social costs.

d) Outside the Centre's jurisdiction, in rural areas, counselling and training is also important. In RNH section 40, turnkey deliver field workers and community developers play similar roles.

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8. FURTHER COMMENT

The historical background to the Friendship Centre was discussed. In the past the Indian community worked together to build its own housing. With growing immigrant populations and outward migration from reserves, the native economic base disappeared. The Friendship Centre indicates the ability of native peoples to manage their own development, as before.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 49 DATE 15 Apr 83

1. ORGANIZATION — CMHC, Yukon Office.

2. ACTIVITY AREA — The office focusses on housing activities within the Yukon Territory. The instruments used in the RNH program are section 40, RRAP, and ERP. CMHC also sustains the Council for Yukon Indians (CYI) who represent both status and non-status Indians, on-reserve, and off, and also an urban native group at Champagne. CMHC is the active partner in section 40.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CMHC supports community self-help in the activities of the CYI and urban native group. Under section 40, CYI is the delivery agent. CMHC buys the land for housing. This activity is being transferred to CYI. The RRAP program is considered the fastest and easiest with a self-help component. ERP is heavily used but with the self-help component limited to the CYI's corporate activity. Most ERP clients are non-status as they receive no band funds. Urban native self-help is supported through the private non-profit program.
b) The success of the programs in assisting self-help varies. The most effective is RRAP. The urban native group was also successful in selecting an experienced contractor and achieving construction of 10 units on time with small overruns.
c) Arrears on payments are a problem generally.
d) CHOSP was noted as being extremely successful in generating activity through self-help. Energy Mines and Resources is active in residential energy savings.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Under the RNH program most self-help is communal self-help, on- and off-reserve, including owners and tenants, through the CYI and non-profit groups.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The types of community self-help include the definition of housing needs, counselling, and informing the community, planning and managing the programs, selecting contractors, and managing the contracts. On-reserve, bands receive the standard $22,125 per unit plus transport costs to $7,000. CEIC and CCDP funds are also used.
c) Ownership is considered to have advantages in better care and maintenance, but it does not increase accountability or necessarily pay where housing is expensive. Counselling is necessary.

5. SELF HELP ACTIVITY (Cont'd)

d) Self-help by owner-builders decreases with family income.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Energy and utility costs are very high in the Yukon, in some cases matching the monthly payments for housing. Energy efficiency is a major concern.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Locally, housing tends to be seen as a right rather than as a commodity to be paid for. Payments are often made on other items such as trucks, or skimobiles, before housing, resulting in arrears.
b) Resource persons and counsellors were seen as a more effective means of communication than printed materials. Person hours must be made available in programs.
c) Counselling is essential, particularly through CYI. The subject should include the responsibility of ownership, priorities, and family support.

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8. FURTHER COMMENT

Self-help was seen as important for Indian bands. This can be achieved through non-profit programs. Many want to use their own band companies in order to take advantage of the economic spinoffs. Section 40 needs a lot of effort and is expensive. Subsidies are a possible route to resolving the problems of low cash flow, and costly construction. Housing activities in Yukon are overshadowed by possibilites in land claims, and changing responsibilities in self government.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 50	DATE 15 Apr 83

1. ORGANIZATION — DENA-KU Construction Co.

2. ACTIVITY AREA — Dena Ku is a construction company owned collectively by bands in the Yukon. It undertakes construction in Whitehorse and outlying areas. The CMHC instrument used is section 56.1.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) Dena Ku's activities represent group self-help, not support of self-help by others. Its activities are discussed under item 5.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Dena Ku represents a community self-help activity. It undertakes construction for owners, and tenants through native organizations.
b) The company's expertise lies in construction and it does not undertake other activities.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Dena Ku is a native non-profit organization. Its primary activity is housing construction for native peoples. As a secondary activity, attached to the first, it also provides employment for native people, and is required to have native representation on the payroll. It also provides a base for training activities.
b) Level of success varies with the location of the project. Most is under section 56.1. In Whitehorse, financing through conventional mortgages is possible as there is a market, and income. Outlying areas do not qualify, as a rule, as people have no steady work or income. Much of Dena Ku's construction is for rental.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help through the construction company is that in bidding, Dena Ku can offer a better price, as it is not maximizing profit.

d) The apparent shift of responsibility from DIAND to CMHC, is seen as a problem area. Native groups are not sure of what the changes entail and are less eager to use the program.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Isolated areas are more difficult for construction. In isolated areas and on-reserve Dena-Ku is closely linked to the community as it has one member from each band.

b) The administrative paperwork for funding is seen as too complicated, and many native people have to get assistance just to fill them out correctly.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

b) Resource persons or training courses are seen as more useful than written materials.

c) Management courses are essential for construction. Training in trades should meet the standards of the Yukon Territorial Government. Other training grants are useful. Dena-Ku have 3 skilled tradesmen who received training through Manpower grants.

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8. FURTHER COMMENT

Self-help was seen as a central issue in native housing, particularly for isolated areas. The definition of 'self-help' was discussed as having different dimensions and directions. Do construction or support activities constitute self-help? Both were seen to contribute.

INTERVIEW REPORT - SELF HELP IN HOUSING /1	NO. 51	DATE 15 Apr 83

1. ORGANIZATION — Yukon Housing Corporation (YHC), Whitehorse.

2. ACTIVITY AREA — As the territorial housing authority, YHC is responsible for housing programs delivered to the public in the Yukon. The Corporation shares responsibility for section 40 on the normal 25% - 75% basis with CMHC. This is the only program available to rural and native communities for housing delivery in which the Corporation is involved.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Council of Yukon Indians (CYI) is responsible for the delivery of section 40. YHC has a Home Management Program with counsellors visiting each community, but it is not seen as successful. There are difficulties filling positions. Communities appear unwilling to accept advice on management or maintenance of the house or appliances. The program is not viewed as being in the mandate of the corporation. It is suggested to be better fitted to band social workers.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Under section 40, the CYI represents a community self-help group. Individual owners also undertake some self-help contracting out work and maintenance.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) It was noted that self-help is understood in the Yukon, but is not strong. High costs, and transient populations mean that maintenance is an ongoing problem. Sweat equity is very limited and was restricted under the previous Rural and Remote program, to painting.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Transience of the local population is a major problem in terms of accountability, the upkeep of payments, and maintenance of housing.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) YHC finds difficulty in explaining mortgages or having residents understand responsibilities related to mortgages.
b) Band social workers are a more viable communication link than printed matter.
c) YHC is not involved in training activities other than the Home Management Program.

8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 52 DATE 15 Apr 83

1. ORGANIZATION

Council for Yukon Indians (CYI).

2. ACTIVITY AREA

CYI is the native organization representing native interests in the Yukon. It is unusual in that it represents both status and non-status Indians. CYI coordinates programs and works through Band Housing Commissions at local level. The RNH instruments used are sections 40, RRAP, ERP and 56.1. The CYI receives sustaining grants from CMHC.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CYI's activities represent the communal self-help of the native organization in relation to housing. CYI also supports individual self-help initiatives under section 40, on-reserve, and through rural RRAP. For housing, CYI is structured with one band housing coordinator from each band, 12 in the Yukon and 3 in B.C. These have not previously been trained in housing but that is being organized using DIAND training funding.

b) CYI has a decentralized structure that is capable of responding to needs at local level.

c) The major problem area is that in the view of the bands, housing activity is seen as being concentrated in Whitehorse, and not being sufficiently decentralized to local areas.

d) CYI, like other native organizations uses funding available through CEIC and CCDP. Welfare funds are also used. Energy, Mines and Resources is active in presenting energy efficient housing alternatives.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help is undertaken individually and collectively through bands and the CYI. Activities must be geared to low income families.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Most of CYI's housing work takes the form of counselling and informing native peoples at local level. CYI also assists in the preparation of tender packages and selection of contractors. Representation of status and non-status groups adds some complexity as different instruments are used on- and off-reserve. Non-status locals are less influential, and DIAND funding is not available off-reserve.

b) Local initiatives and involvement are essential, whether through collective or individual self-help. CYI is successful through local organizations in assisting with housing outside Whitehorse.

5. SELF HELP ACTIVITY (Cont'd)

c) Self-help involvement in housing is valuable as it generates pride in housing and better maintenance and accountability, but people need counselling.

d) With the depressed economy, many people are underemployed, unemployed, or on welfare. This inhibits self-help, apart from procedural obstalces such as the availability of land, or of funding off-reserve as opposed to on-reserve.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Land claim negotiations have had an impact on implementation. It is now almost impossible to get title to land in rural areas except in identifiable small communities. This blocks activity under section 40.

b) High cost of standard construction inhibits ownership. Altering standards to increase affordability is essential. There is interest in log construction as an affordable alternative. For low income families, the high cost of energy efficiency can't be afforded.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Outside the main centres, mortgages are not understood, or are unpopular as they put land and house at risk. For this reason, section 40 is not popular.

b) In rural areas, counsellors at local level are a better means of communication than written materials.

c) CYI is trying to build up a group of counsellors trained in housing. They would be full-time in smaller communities.

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8. FURTHER COMMENT

The overall future of the Yukon, and land claims settlements provide the background within which housing takes a place. Housing presently is not the highest priority. Assistance by DIAND is not available to non-status and metis families, nor is land for section 40, nor can they build on-reserve, creating a very difficult situation for this group.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 53 DATE 18 Apr 83

1. ORGANIZATION — DIAND, Yukon Office

2. ACTIVITY AREA — Focus is on housing for status Indians, on and off reserve. In an unusual arrangement, status and non-status native organizations are amalgamated into a single organization, the Council of Yukon Indians (CYI). DIAND's involvement is, however, limited to status Indians.
The instruments used for construction are NHA sections 59, home ownership and rental, 34.1 RRAP, 56.1 subsidy and 6, in cooperation with CMHC. DIAND also uses its own on-reserve funding. For participation, the instruments used are all sections of NHA Part V.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) In support of self-help, Diand Yukon assists self relince by bands in definition of housing needs, application for funding and management of the construction process by bands on reserve or individuals off reserve. Bands are required to show in advance of receiving subsidies, all sources of funding for the planned construction.
b) There is still a backlog of poor housing both on and off reserve.
c) There is little broad understanding of the programs available. There is also a gap between the abilities of the bands to manage and maintain housing, and what is expected of them. In the Yukon, the average life of a house on reserve is only 7 years. In some instances, discrepancies between program fiscal years and approval of funding causes blockages. Maintenance and upkeep are also problem areas.
d) Bands also use CEIC funds for the labour component of house construction.
e) Given that bands, and CYI hold important positions in the delivery system, pre and post- delivery training for client involvement is seen as essential. As DIAND is moving to total control of housing by native groups, this training is extremely important.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Most self-help takes the form of community self-help. Housing delivery agents include two major groups - the Atlin band for RRAP, and the CYI for off-reserve housing; and through bands, on-reserve.
b) Control of individual and community self-help processes by CYI is limited.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Self-help activities through CYI cover the range of possibilities, from needs-definition through planning, sweat equity and management during construction, and maintenance following. Sweat equity by individuals or groups is acceptable to DIAND and CEIC funds are often used.
b) The self-help aspects of program delivery by CYI are successful in terms of involving the community. They are less successful in achieving quality or in meeting the overall need for housing. Further training is necessary where client involvement is used.

5. SELF HELP ACTIVITY (Cont'd)

c) The advantages of self-help activities are increased satisfaction and pride in community leading to better home care and maintenance.

d) The major limitations to community self-help relate to lack of control of the process and consequent lack of quality, scheduling and accountability.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The local constraints on implementation in the Yukon are severe. Large geographical distances cause difficulty in communication and delivery of materials. Transport is expensive and project managers and officers work largely on individual interpretations.

b) Standards could be better suited to Yukon lifestyle, with log construction and better interior layouts for families. Life expectancy of housing units is around 7 years. Different budget years between CMHC, DIAND, and CEIC cause blockages.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Remoteness and dispersed population result in communication difficulties. Owners are frequently unaware of program opportunities or requirements. The CHOSP program was not used as people did not know of it.

b) Resource persons are necessary. They can be inpectors, or program officers, but they need training and coordination.

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8. FURTHER COMMENT

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 54 DATE 22/25 Apr 83

1. ORGANIZATION

CMHC, Northwest Territories Office.

2. ACTIVITY AREA

This CMHC office administers a range of CMHC programs in the Northwest Territories. The RNH instruments used are section 40, RRAP and ERP. Enriched ERP with additional funds from the Territorial governments is also available. Under section 40, Northwest Territories Housing Corp. (NWTHC) is the active partner. One non-profit native group in NWT, the Mackenzie Valley Housing Corporation (MVHC) receives sustaining grants. CMHC also provides sustaining grants to Inuit Non-Profit Housing Corp. (INPHC) but their activities are not confined to NWT. (see interview no. 18) Training and counselling is undertaken.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) CMHC supports self-help at different levels, through individual self-help in section 40 and RRAP activities, and at community level through MVHA, representing the Dene Nation, and Metis Association of NWT. Building Cooperatives are also supported. Social housing for non-market areas represents a large proportion of RNH activity.
b) Results through self-help are mixed. RRAP has a higher self-help component than section 40 or ERP.
c) The dispersed population and difficult environmental conditions present obstacles to self-help in housing.
d) Energy Mines and Resources (EMR) Home Insulation Program encourages self-help. This is being superseded by CHIP. The NWTHC Small Settlements Home Assistance Grant (SSHAG) offered grants to traditional families in small communities, who could not afford mortgages, for building materials and transportation. The program encouraged sweat equity.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-help initiatives under the RNH program take the form of both individual and collective self-help by low income families in ownership and rental. The native associations and cooperatives both undertake collective self-help.
b) Limitations in financial knowledge and skills, and economic circumstances inhibit self-help.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) Native and non profit groups are involved in all programs. Section 40 does not provide a good mechanism for self-help. Sweat equity is low. The RRAP program is more extensively used and encourages individual self-help. Training and counselling activities are a major collective self-help activity. Sweat equity was possible through the EMR and SSHAG programs.
b) Judging by a 50% arrears rate and low activity, section 40 is not successful in achieving effective self-help through ownership. The RRAP program has extensive local involvement by native organizations and band offices.
c) Cooperative housing in small communities offers opportunities for better housing at affordable cost, and start up funds have been provided for 2 coops.

5. SELF HELP ACTIVITY (Cont'd)

d) Problem areas for self-help are lack of hands-on experience, particularly in housing management and bookkeeping. More counselling and on the job training are necessary. CMHC finds difficulties with political splits between native groups, and lack of commitment for the money invested through sustaining funds.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

6. a) Environmental conditions in the north mean that market housing is confined to the main centres. Subsidies complicate financing of housing, but encourages attempts to involve client groups.

b) Environmental conditions also suggest need to reassess the materials, methods, and standards for house construction. Utility and energy costs are extremely high. This needs to be recognized as part of the overall cost of housing.

a) The NWTHC SSHAG program provided innovations in three areas that are worth noting - reduction of first cost alleviating mortgage difficulties, use of local materials, and use of sweat equity.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

7. a) Northern lifestyles for native and non-native populations contribute to difficulties in communication. Transience and migration for employment are common. High rates of staff turnover result in discontinuity and dislocation of programs.

b) Decentralized systems are seen as essential in NWT. The focus should be on communication through resource persons and counsellors in established organizations such as MVHC, using local languages.

c) Outreach information on native media programs provide a valuable communications tool.

d) For delivery of decentralized programs at local level, hands-on experience is necessary. Secondment assists in building up local skills.

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8. FURTHER COMMENT

For the large distances and dispersed population of the NWT, local community control of housing is desirable. Self-help leads to trading off the advantages of equity against the extra time needed and consequent cost. The necessity of lead time and long term nature of self-help involvement should be recognized. Section 40 is not effective or popular in generating self-help. A long term comprehensive strategy for the program is needed it it is to include public participation.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 55 DATE 25 Apr 83

1. ORGANIZATION — Dene Nation, Yellowknife, NWT.

2. ACTIVITY AREA — The Dene Nation is a native organization representing the interests of the Dene people. The organization is a political body and does not focus solely on housing. It acts as a community information network for groups, families and individuals. The organization has an extensive network of locals based in Dene communities in NWT. The Dene Nation is not directly responsible for housing or for the use of CMHC instruments.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Dene Nation supports the development of its own communities over a broad front, but not necessarily through the programs of CMHC or Northwest Territories Housing Corp. (NWTHC). Its interests lie in community participation and it fully supports collective and individual self-help in the field of housing.
b) It was noted that traditionally, the Dene have shown a capacity for solving their own housing problems, and have the skills. These are under pressure with new dependency and loss of responsibility.
c) No specific problem areas were noted, but housing programs were not, in general, seen as being responsive to local needs.
d) The SSHAG program and Housing Assistance Program (HAP) of the NWTHC were both noted as having elements appropriate to needs of local population.
e) The contradiction of control was raised. Agencies maintain control of housing delivery and funding. For the community, the more controlled housing programs are, the less interesting they become.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Amongst the Dene, self-help is both individual and collective, by owners and tenants.
b) Limitations to self-help include the general low level of employment, seasonal employment, and migration, as well as a low level of involvement in decisions relating to housing.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The Dene Nation's collective self-help takes the form of an information network, not specifically related to housing. It can assist with delivery of housing and services through community development and disseminating information on how bands and locals might assist. It was noted that most Dene want their own house, not rental. The potential for self-help exists. Many come in off the land, however, and need assistance from the community to adjust.
b) The Dene Nation was seen as providing a community development approach that is necessary for housing in a changing society.

5. SELF HELP ACTIVITY (Cont'd)

c) There is a very large percentage of young people in the Dene population. Wherever possible, they wish to avoid dependency and are not comfortable with the concept of ownership via bank loans. They prefer programs that enable ownership even at lower standards, particularly if employment is a spin-off. The ownership of the older generation is seen as tradition, and younger people are reluctant to take low rental housing.

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6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) The geographical distances between communities are obstacles to centralized delivery. Local initiatives are seen as essential. In many communities, people are accustomed to tents. Dwellings reflecting lifestyle are needed.

b) Standards based on imported technologies are inappropriate, and produce what are seen as fire traps in areas with no water or equipment. Simpler, more basic housing that would tolerate usage was suggested. Ownership is important as rental is associated with the stigma of sub-standard accommodation.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

a) Lifestyles associated with remote areas are not necessarily compatible with conventional housing standards. For example, traditional acceptence of fires on earthen floors cannot easily be accommodated with present house styles. Communication is essential.

b) Written materials are not adequate on their own. Counsellors interested in the total development of the community are needed.

c) Training in home management and accounting is particularly important.

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8. FURTHER COMMENT

In the Dene community, housing is not seen as the primary issue. Self determination has greater significance in an area with no economic base for native people. Housing is then seen as a larger issue than mere shelter. It is seen as a generator of economic, and social, development. With imported housing, involvement is limited to some hiring of labour. Involvement in the processes of housing, participation in planning, and local decision making are necessary. The SSHAG program showed some valid directions for participation and appropriate design. Normal program information is too complex to be understood and needs to be summarized.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 56 DATE 25 Apr 83

1. ORGANIZATION

Northwest Territories Housing Corp. (NWTHC), Yellowknife.

2. ACTIVITY AREA

NWTHC administers housing programs in NWT including RNH section 40 and Territorial Rural and Remote (R&R) programs. The Corporation works through native groups, cooperatives, and the Mackenzie Valley Housing Corp (MVHC) depending on the project.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) NWTHC's support of self-help takes the form of program support for local associations and cooperatives. The first attempts at self-help were through R&R in 1979 in new construction. Individual initiatives are supported through section 40 and the Territorial Small Settlements Housing Assistance Grants (SSHAG) and the later Housing Assistance Program (HAP).
b) The RNH program is successful only in market areas. Outside, the SSHAG and HAP programs met needs but were expensive.
c) The target group in NWT is the national middle income group, but R&R housing is low income social housing that must be subsidized. Self-help is difficult with this group.
d) NWTHC notes that CMHC's RRAP program involves self-help but is not fully used. The ERP program must be topped up.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) Self-helpers in the middle and upper income groups do not need assistance. In the lower income groups, self-helpers may be individuals using SSHAG or HAP, but are usually supported by local associations.
b) Self-help is limited by economic pressures and transience, as well as lack of expertise.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The self-help activities under the SSHAG and HAP programs are essentially individual family activities but are supported by native groups. Under the SSHAG program, the family received a grant of $10,000 for the materials and transport for completing a shell. Sweat equity contributed substantially to the reduction of first cost. Under HAP, $30,000, written off over 5 years, is also provided for materials, and for professional installation of mechanical and electrical. Equity is in labour. Builders coops also provided for self-help initiatives.

5. SELF HELP ACTIVITY (Cont'd)

b) Section 40 was seen as having little success in stimulating self-help. SSHAG stimulates self-help initiatives, as does HAP. These programs provide high returns and incentives to individuals. Agencies, however, are left open to losses. HAP program in particular, provides people the opportunity for unencumbered shelter and ability to get away from the rent-to-income problem. The $30,000 grant, however, is expensive and there is little control of the product. With HAP, training, owner-builder seminar and assistance are needed. Builders coops, at first, had no locking-in agreement or incentives to finish on time. Overruns an repairs were expensive. With experience, financing is provided for existing units and for upgrading and maintenance. Tighter agreements on client performance are now used.

c) Self-help increases affordability, local involvement, and spin-off.

d) Self-help in construction is limited primarily by lack of expertis

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6. IMPLEMENTATION

a) Local constraints
b) Issues
c) Lessons, improvements

a) The costs of utilities are extremely high and contribute to the total monthly payments for housing, discouraging ownership. Utility subsidies help alleviate the problem.

b) In rural areas, low down payments and client equity mean that there is no tie to a unit, and many clients leave.

7. HUMAN FACTORS

a) Local constraints
b) Communication
c) Training
d) Other

a) Good communications are essential for satisfactory housing programs. Local associations play a useful role.

b) Written material is not widely acceptable. Illustrated pamphlets and diagrams such as those used in Greenland, are effective.

c) Training in construction techniques and management is necessary for programs such as SSHAG or HAP with a substantial sweat equity component.

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8. FURTHER COMMENT

In the south and in market areas, ownership implies equity in the form of cash or labour. Owners have options. In the low income northern areas, these options are not available. Mortgages are not understood and not popular as they put property at risk. In the north, people are accustomed to unencumbered title. Housing programs that provide shelter in affordable packages without long-term client commitments work well for self-help. But a long-term view of the returns on training for self-help is also needed. The NWTHC Task Force Report on Home Ownership in the Mackenzie Valley in 1977 summarized public opinion relating to self-help as follows: People desire to own their homes which are built according to their design concepts. Most people require a modest home but they are frustrated with the complex regulations and procedures which accompany CMHC type programs. There is a strong desire to take advantage of wood (building and fuel) available in the North and to contribute labour towards building a home. There is a reluctance to borrow money for a mortgage based on an extended period of repayment. The preference is for a grant incentive and a short term repayment There is associated with home-ownership, among the people, the feeling of not only added responsibility, but in that feeling, a sense of freedom from government dependency and an acquistion of self-esteem and pride.

INTERVIEW REPORT - SELF HELP IN HOUSING /1 NO. 57 DATE 25 Apr 83

1. ORGANIZATION — Metis Association of NWT, Yellowknife.

2. ACTIVITY AREA — The Metis Assoc. is a native organization that represents the Metis of the Northwest Territories. The Association focusses on the wider interests of the Metis community of which housing is only one component. The Association acts as a community information network, and has a minor role sitting on the Mackenzie Valley Housing Committee. It does not directly use any of the CMHC RNH instruments.

3. PROGRAM ACTIVITIES
a) Support of self help
b) Level of success
c) Problem areas
d) Other programs
e) Lessons, improvements

a) The Association supports the self-determination and self-help initiatives of its constituency, including those in housing. Housing is seen as a major issue with economic and social dimensions.
b) The success of self-help in housing is limited by economic circumstances and program inadequacies. Low-cost public housing is an unpopular solution.
c) Old housing upgraded with RRAP funds meets the need at the lower level. But new housing is at much higher standard, leaving a gap that programs should fill. Small communities want to get involved but find that they cannot.

4. SELF HELPERS
a) Characteristics
b) Abilities
c) Other issues

a) In the Metis community, self-helpers are both individual families and local community groups. Low income, under-employment, and welfare are problems inhibiting self-help.

5. SELF HELP ACTIVITY
a) Types of activity
b) Levels of success
c) Advantages
d) Limits

a) The Metis Association can assist in the area of assessing needs, planning, managing and communicating with the communities. There are 9 locals with housing components, in addition to education and health. The Association now has 2 inspectors. The Metis community is interested in contributing sweat equity on an individual basis, and in hired employment in housing.
b) Lack of funding for delivery or for participation limits success. Lack of flexibility or local control in programs also limits incentive, and sweat equity and leads to frustration.
c) The advantages of self-help are involvement in the process, more satisfactory housing, and employment.

5. SELF HELP ACTIVITY
(Cont'd)

6. IMPLEMENTATION
a) Local constraints
b) Issues
c) Lessons, improvements

a) Programs need flexibility for local input because of the poor socio-economic conditions of the north.
b) Successful programs in delivery or participation, need sufficient lead time for communication, for planning, and for staffing. Hiring for jobs in the north should be done in the north. As many people have traditionally lived in tepees, careful assessment of needs is essential. Standards suited to lifestyle and affordability should be developed. Small communities are not aware of the potential of programs in housing. Programs are seen as being inadequate, and lead to dissatisfaction as communities find it difficult to get involved. Communications through community resource persons is important, but the Association is understaffed.

7. HUMAN FACTORS
a) Local constraints
b) Communication
c) Training
d) Other

8. FURTHER COMMENT

Housing is seen by the community as an area where they are capable and willing to contribute and that has economic and social benefits. But the Association finds that lack of flexibility and local control in programs limits the ability to participate.

POOR

QUALITY

ORIGINAL